

## Rate & Fee Schedule - Share Accounts

Updated January 30, 2012

The rates applicable to your account at Casco Federal Credit Union are provided below. Annual Percentage Yield is accurate as of 01/30/2012. These are variable rate accounts. Rates may change at any time without notice. Fees could reduce earnings on these accounts.

Share Account Rates and Terms				
Dividend Rate	0.10%	0.10%	0.10%	0.10%
Annual Percentage Yield	0.10%	0.10%	0.10%	0.10%
Dividends Compounded	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly
Minimum Opening Balance	\$25	\$25	\$25	\$25
Average Daily Balance	\$0.00 to \$500.00	\$500.01 to \$1,500.00	\$1,500.01 to \$2,500.00	\$2,500.01 and over
Balance Method	Average Daily	Average Daily	Average Daily	Average Daily

Money Market Account Rates and Terms				
Dividend Rate	0.00%	0.15%	0.25%	0.25%
Annual Percentage Yield	0.00%	0.15%	0.25%	0.25%
Dividends Compounded	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly
Minimum Opening Balance	\$2,000	\$2,000	\$2,000	\$2,000
Average Daily Balance	\$0.00 to \$2,500.00	\$2,500.01 to \$25,000.00	\$25,000.01 to \$75,000.00	\$75,000.01 and over
Balance Method	Average Daily	Average Daily	Average Daily	Average Daily

<b>Health Savings</b>				
<b>Account Rates and Terms</b>				
Dividend Rate	0.00%	0.10%	0.10%	0.10%
Annual Percentage Yield	0.00%	0.10%	0.10%	0.10%
Dividends Compounded	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly
Minimum Opening Balance	\$0	\$0	\$0	\$0
Average Daily Balance	\$0.00 to \$500.00	\$500.01 to \$2,500.00	\$2,500.01 to \$10,000.00	\$10,000.01 and over
Balance Method	Average Daily	Average Daily	Average Daily	Average Daily

<b>Account Rates and Terms</b>	<b>Health Savings</b>		
	<b>Checking</b>	<b>Club</b>	<b>IRA Club</b>
Dividend Rate	N/A	0.10%	0.10%
Annual Percentage Yield	N/A	0.10%	0.10%
Dividends Compounded	N/A	Monthly	Monthly
Dividends Credited	N/A	Monthly	Monthly
Minimum Opening Balance	N/A	N/A	N/A
Average Daily Balance	N/A	N/A	N/A
Balance Method	N/A	Average Daily	Average Daily

## TRUTH-IN-SAVINGS – ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the above accounts.

1. **Rate Information** – The Dividend Rate and Annual Percentage Yield on your accounts, as of the last Dividend Declaration Date, are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for a 365 day period.

Except for Money Market Accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rate and Annual Percentage Yield for Money Market Accounts may change at any time as determined by the Credit Union's Board of Directors.

2. **Nature of Dividends** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
3. **Compounding and Crediting** – Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the twenty-sixth calendar day of each month and ends on the twenty-fifth calendar day of the month. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
4. **Accrual of Dividends** – Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
5. **Account Limitations** –The account limitations for each account are set forth above. For a Share Savings account in which transfer limitations apply, no more than six (6) preauthorized, automatic or telephone transfers may be made from these accounts to another of yours or to those of a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

For a Money Market Account, withdrawals must be a minimum of \$500, limited to six per month; no automatic transfers of loan advances allowed; minimum balance of \$2,000 required to obtain the disclosed Annual Percentage Yield; no dividends will be paid if the average daily balance falls below \$2,000; and Money Market Accounts are subject to account service fees as listed in our account service fee schedule including Share Draft (checking) accounts.