



Truth In Savings Rate and Product Addendum Share Draft Accounts *Effective October 2007*

Account Type	(Share Type)	Average Daily Balance Requirements	Annual Percentage Yield	Interest Rate	Compounding	Computation Method
Share Draft	Checking	\$0 - \$2000.00	7.000%	6.875%	<i>monthly</i>	<i>avg. daily balance</i>

Rate Information

The Annual Percentage Yield (APY) is a percentage rate that is the total amount of interest to be paid on an account based on the interest rate and the frequency of compounding for an annual period.

Interest Rates and Annual Percentage Yields

The interest rates and the annual percentage yields are the prospective rates and yield the credit union expects to pay for the applicable interest period.

Compounding, Crediting and Accrual

Interest will begin to accrue on noncash deposits on the business day you make the deposit to your account. If you close your account before accrued interest is credited, you will not receive the accrued interest.

Share draft (checking) account balance information

Interest will accrue on the average daily balance. Interest is calculated by applying a daily periodic rate to the balance in the account each day.

We've made improvements! *Please be advised that effective Sept. 1, 2007, we will offer a new interest bearing checking product that will replace all existing checking accounts. Interest accrued using the average daily balance will appear on your October statement.*