

ACCOUNT RATES

| | | SHARE ACCOUNTS | | | | |
|---------------|---------------|----------------------|-------------------|------------------|---------------|----------------|
| DIVIDEND RATE | SHARE SAVINGS | SHARE DRAFT CHECKING | CHRISTMAS SAVINGS | VACATION SAVINGS | YOUTH SAVINGS | Money Market |
| UPTO \$5,000 | 0.05% | 0.00% | 0.15% | 0.10% | 0.25% | .15% \$2K-10K |
| OVER \$5,000 | 0.10% | 0.00% | 0.15% | 0.15% | 0.25% | .20% \$10K-25K |
| OVER \$25,000 | 0.15% | 0.00% | 0.15% | 0.20% | 0.25% | .25% \$25K-75K |
| | | | | | | .30% \$75K + |

ANNUAL % YIELD

| | | | | | | |
|---------------|-------|-------|-------|--|-------|----------------|
| UPTO \$5,000 | 0.05% | 0.00% | 0.15% | | 0.25% | .15% \$2K-10K |
| OVER \$5,000 | 0.10% | 0.00% | 0.15% | | 0.25% | .20% \$10K-25K |
| OVER \$25,000 | 0.15% | 0.00% | 0.15% | | 0.25% | .25% \$25K-75K |

EARNED INTEREST COMPOUNDED AND DEPOSITED MONTHLY

.30% \$75K+

| | | | | | | |
|----------------------------|--|-------|-----------|----------|--------|------------|
| REQUIRED MIN Bal. | \$25.00 | 0.00% | \$1.00 | \$1.00 | \$1.00 | \$500 |
| MIN BALANCE TO EARN A DVND | \$100.00 | 0.00% | \$0.01 | \$0.01 | \$0.01 | \$2000 |
| BALANCE METHOD | AVERAGE BALANCE, TIMES APR RATE, DIVIDED BY 12 | | | | | |
| LIMITATIONS | NONE | NONE | 1WD-11/01 | 6WD | NONE | 5 WD / MOS |
| WITHDRAWAL FEE | NONE | NONE | *\$10.00 | *\$10.00 | NONE | ***\$10.00 |

* Per withdrawal other than November 1st of each year.
 **Per withdrawal over 6 per year.

CD & IRA RATES

| | CD SHARE CERTIFICATE | | IRA SHARE CERTIFICATE | | IRA SHARE SAVINGS | |
|-------------------------|----------------------|-------|-----------------------|-------|-------------------|------|
| | APR | APY | APR | APY | APR | APY |
| MINIMUM OPENING DEPOSIT | \$1,000.00 | | \$1,000.00 | | NONE | |
| DIVIDENDS CREDITED | MONTH/MATURITY | | MONTH/MATURITY | | MONTHLY | |
| TERM | APR | APY | APR | APY | APR | APY |
| 6 MONTH | .25% | .25% | .25% | .25% | | |
| 12 MONTH | .45% | .45% | .45% | .45% | | |
| 24 MONTH | .70% | .70% | .70% | .70% | | |
| 36 MONTH | 1.05% | 1.05% | 1.05% | 1.05% | | |
| IRA SAVINGS | | | | | .50% | .50% |
| RENEWAL POLICY | AUTOMATIC | | AUTOMATIC | | N/A | |

PENALTY SECTION - SHARE CERTIFICATE

Except for dividend withdrawals, the following penalty will be assessed:

- If the maturity is less than 1 year, there will be a forfeiture of 3 months dividends based on timing of withdrawal.
- If the maturity is longer than 1 year, there will be a forfeiture of 6 months' worth of dividends based on timing of withdrawal.
- If the amount required to be forfeited exceeds the amount of earned dividends in your account, this amount will be deducted from the amount you requested to withdraw.
- Penalty will not be applied if withdrawal is made subsequent to the death of any certificate owner.

PENALTY SECTION - IRA SHARE CERTIFICATE

IRA Share Certificate accounts are subject to certificate penalties of early withdrawal except in the following instances:

- If the IRA Share Certificate owner reaches the age of 59 ½ years of age.
- Early withdrawal penalty in addition to dividend, \$25.00 per occurrence.

This rate schedule sets forth certain conditions and rates that are applicable to your Share Savings, Share Draft and miscellaneous accounts with Cornerstone Credit Union at this time. Cornerstone Credit Union may offer other rates than are contained in this schedule from time to time. Each member agrees to the terms set forth in this rate schedule and acknowledges that it is a part of the membership agreement.

RATE INFORMATION: 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 an annual period. On all accounts above, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For current rate information, call 1-515-274-2343 or 1-800-273-3488. Dividends begin accruing immediately regardless of the type of deposit. Dividends will not be paid on any account that is closed before accrued dividends are paid on the last day of each month. On all types of Share Accounts, (except term accounts), dividends are paid from available income after all required reserve transfers have been made at the end of each month.

All deposits are federally insured up to \$250,000 and IRA's are insured up to \$250,000 by the NCUA (National Credit Union Administration) a U.S. Government Agency

