



a division of CEFUCU, an Illinois-chartered credit union

Non-Dividend Share/Share Draft Rate Schedule

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The rates, terms and conditions applicable to your account at Valley Credit Union are provided in this Rate Schedule. Fees applicable to your account at Valley Credit Union are provided in the Fee Schedule. Rates, terms and conditions are subject to change and we reserve the right to change upon notice as required by law. Please contact us at the above address or telephone number for latest declared dividend rate and annual percentage yield. Effective Date: February 01, 2009.

Non-Dividend Bearing Share & Share Draft Accounts	Valley Share	Valley Free Checking
Dividends <small>Dividend Rate/Annual Percentage Yield</small>	None / None	None / None
Dividends Compounded	----	----
Dividends Credited	----	----
Dividend Period	----	----
Dividend Declaration Date	----	----
Balance Requirements		
Minimum Opening Deposit	\$5.00	\$25.00
Minimum Balance To Avoid Service Fee	\$5.00	None
Minimum Balance To Earn The Stated APY	None	None
Balance Method	None	None
Account Limitations <small>See Section 4 below.</small>	Account limitations apply.	Account limitations apply.

Truth-In-Savings Account Disclosure

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate Schedule are share & share draft accounts.

- 1. Par Value.** The par value of a share in Valley Credit Union is \$5.00.
- 2. Rate Information.** Our share/share draft accounts are designated as variable rate accounts. The Dividend Rates and Annual Percentage Yields are prospective rates and yields that Credit Union anticipates paying for the applicable dividend period. These rates and yields may change at any time at the Credit Union's discretion. For **all accounts** no dividends are paid.
- 3. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For the **Valley Share Account** there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth on the Fee Schedule and the account may be reclassified or closed. For the **Valley Free Checking Account** if more than three non-sufficient funds items are processed in one year or the checking account is inactive for 60 days the account may be reclassified or closed.
- 4. Account Limitations.** For **Valley Share Account** no more than six (6) pre-authorized, automatic, or telephone transfers, may be made from these accounts to another account of yours or to a third party in a 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 or attempt to exceed, these transfer limits, the excess transfer request may be refused or reversed, and your account may be subject to a fee and your account may be reclassified or closed. For the **Valley Share Account** no other dividend bearing shares or any loans may be obtained. For **all accounts** opening is based on individual credit worthiness some members may be required to secure their checking account by having the minimum balance in the **Valley Share Account** raised from \$5.00 to \$300.00. In such cases, all minimum balance requirements for the **Valley Share Account** would be based on the \$300.00 minimum balance. All accounts are subject to periodic review and maybe reclassified or closed based on how the account is maintained. For **all accounts** the daily cash deposit and cash withdrawal limit is not to exceed \$10,000.00.