



a division of CEFCU, an Illinois-chartered credit union

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 are variable and Valley Credit Union may offer other rates for these accounts from time to time. Rates, terms and conditions are subject to change and we reserve the right to change upon notice as required by law. Effective Date: Mar 01,2010.

Share Draft Accounts	Valley Advantage Checking	Valley Plus Checking	Valley Free Checking
Dividends Dividend Rate/Annual Percentage Yield	0.10% / 0.10%	0.10% /0.10%	None / None
Dividends Compounded	Calendar Month	Calendar Month	----
Dividends Credited	Calendar Month	Calendar Month	----
Dividend Period	Calendar Month	Calendar Month	----
Dividend Declaration Date	02-28-10	02-28-10	----
Balance Requirements			
Minimum Opening Deposit	\$25.00	\$25.00	\$25.00
Minimum Balance To Avoid Service Fee	Service Fee not eligible to be waived.	None	None
Minimum Balance To Earn The Stated APY	\$2,500.00	\$2,500.00	None
Balance Method	Daily Balance	Daily Balance	None
Account Limitations See Section 7 below.	Account limitations apply.	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 accounts.

- 1. Par Value.** The par value of a share in Valley Credit Union is \$5.00.
- 2. Rate Information.** Our share 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.
- 3. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 4. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. The most recent Dividend Declaration date is reflected on the Rate Schedule.
- 5. Accrual of Dividends.** For **all accounts** dividends begin to accrue on the business day you deposit cash or non-cash items (e.g., checks) to your account if deposited before the close of business. For **all accounts** if you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 6. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For the **Valley Advantage Checking** there is a service fee for the dividend period and it is not subject to being waived. The service fee is set forth on the Fee Schedule. For **all accounts, except Valley Free Checking**, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield, and no dividend will be paid. For **all accounts, except Valley Free Checking** using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. For the **all accounts** if more than three non-sufficient funds items are processed in one year the account may be reclassified or closed. For **Valley Free Checking** if the checking account is inactive for 60 days the account may be reclassified or closed.
- 7. Account Limitations.** 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 Regular Share account raised from \$5.00 to \$300.00. In such cases, all minimum balance requirements for the Regular 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.