

SHARE ACCOUNT RATE AND FEE SCHEDULE

The rates, fees, and charges to your account at Meriden Schools FCU are provided in this Rate and Fee Schedule.
Meriden Schools FCU may offer other rates for these accounts from time to time.

Effective Date: March 28, 2012

DIVIDENDS	Regular Share Account	Special Share Account	Christmas Club, Vacation Club	Escrow Account	IRA Accumulator Share Account	Share Draft Account	Money Market Tiered Account
Dividend Rate	refer to rate page	refer to rate page	refer to rate page	refer to rate page	refer to rate page	refer to rate page	refer to rate page
Annual percentage Yield	refer to rate page	refer to rate page	refer to rate page	refer to rate page	refer to rate page	refer to rate page	refer to rate page
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
BALANCE REQUIREMENTS							
Minimum Opening Deposit	\$25.00	---	---	---	---	---	2,500 10,000 25,000 75,000
Minimum Balance to Avoid a Service Fee	\$25.00	---	---	---	---	---	
Minimum Balance to Earn the Stated APY	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	2,500 10,000 25,000 75,000
Balance Computation Method							
ACCOUNT LIMITATIONS							
See Section 6 below.	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer limitations apply.			Account transfer limitations apply.

TRUTH-IN-SAVINGS DISCLOSURES

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

1. Rate Information.

The Dividend Rate and Annual Percentage Yield on your accounts 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 an annual period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Unions 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 the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable 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 first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends.

Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Balance Information.

The minimum balance required to open each account is set forth above. For accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. 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 from these accounts to another account of yours or to a third party in any month, and no more than (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 Savings account in which withdrawal limitations apply, only (6) withdrawals per month may be made and a minimum of \$250.00 can be withdrawn. If the average daily balance on the money market account falls below \$2,500.00 during the month the APR will be 0.75% and the APY will be 0.75%.