

CAPROCK

FEDERAL CREDIT UNION

This truth in Savings Rate Schedule is incorporate as part of the Account Agreement with Caprock Federal Credit Union.
Additional Truth-in-Savings disclosures are set forth in your new account packet

Account	Dividend Rate (APR)	Dividend Yield (APY)**	Minimum Balance	Account	Dividend Rate (APR)	Dividend Yield (APY)**	Minimum Balance
Shares - balances:		Monthly compounding		Share Draft - Types		Monthly compounding	
... up to \$999.99	0.05%	0.05%	\$50.00	...Elite	0.14%	0.1351%	\$0.00
...greater than \$1,000.00	0.15%	0.1501%	\$50.00	...Premium	0.08%	0.0800%	\$0.00
... greater than <u>\$5,000.00</u>	0.25%	0.2502%	\$50.00	...Caprock Checking	0.08%	0.0800%	\$0.00
... greater than \$10,000.00	0.35%	0.3505%	\$50.00	...Caprock Convenience	0.08%	0.0800%	\$0.00
Christmas Club - balances:				Share Certificates (& IRA's)			\$1,000.00
... up to \$3,500.00	2.00%	2.0151%	\$0.00	...6 months	0.30%	0.3004%	\$1,000.00
... greater than \$3,500.00	0.15%	0.1501%	\$0.00	...12- months	0.45%	0.4509%	\$1,000.00
account sweeps into shares				...18- months	0.60%	0.6017%	\$1,000.00
the Friday prior to Thanksgiving				...24 - months	0.75%	0.7526%	\$1,000.00
Uncle Sams - balances:				... 30 - months	0.90%	0.9037%	\$1,000.00
... up to \$3,500.00	2.00%	2.0151%	\$0.00	...36 - months	1.05%	1.0551%	\$1,000.00
... greater than \$3,500.00	0.15%	0.1501%	\$0.00	... 42 - months	1.20%	1.2066%	\$1,000.00
withdrawals occur upon demand				...48 - months	1.35%	1.3584%	\$1,000.00
Individual Retirement Accounts (Shares)			\$50.00	... 54 - months	1.50%	1.5104%	\$1,000.00
...All balances	0.20%	0.2002%	\$50.00	...60 - months	1.75%	1.7641%	\$1,000.00
Declaration Dates		Effective		Jumbo Share Certificates (& IRA's)			
...				...6 months	0.55%	0.5514%	\$99,000.00
Regular Shares	.....	6/1/2014		...12- months	0.70%	0.7023%	\$99,000.00
Share Drafts	.....	6/1/2014		...18- months	0.85%	0.8533%	\$99,000.00
Share Certificates	.....	5/15/2014		...24 - months	1.00%	1.0046%	\$99,000.00
Christmas Clubs	.....	6/1/2014		... 30 - months	1.15%	1.1561%	\$99,000.00
Uncle Sams	.....	6/1/2014		...36 - months	1.30%	1.3078%	\$99,000.00
IRA Shares	.....	6/1/2014		... 42 - months	1.45%	1.4597%	\$99,000.00
				...48 - months	1.60%	1.6118%	\$99,000.00
				... 54 - months	1.75%	1.7641%	\$99,000.00
				...60 - months	2.00%	2.0184%	\$99,000.00
				No additional deposits. Renewed Automatically. Dividends compounded and credited the last day of the month and at maturity. Options for dividend payment (designate upon certificate opening: rollover, transfer, or check)			
				Penalty: 90 days of dividends for 6 month 180 days of dividends for 12 and 18 month			365 days of dividends for 24,36,60 - month certificates Penalty will be assessed for funds withdrawn early
				Bump up rates available on select cds 12 months and longer. 60 months cd available for 2 bump ups.			
				Member may exercise bump up provision during duration of certificate by notifying credit union representative for rate increase. Member must initiate the rate bump or increase.			

