

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%	\$25.00	...Elite	0.15%	0.150%	\$0.00
...at or above \$1,000.00	0.15%	0.150%	\$25.00	...Premium	0.10%	0.100%	\$0.00
...at or above \$2,500.00	0.17%	0.170%	\$25.00	...Caprock Checking	0.10%	0.100%	\$0.00
...at or above \$5,000.00	0.19%	0.190%	\$25.00	...Caprock Convenience	0.10%	0.100%	\$0.00
...at or above \$10,000.00	0.22%	0.220%	\$25.00				
...at or above \$25,000.00	0.25%	0.250%	\$25.00	Share Certificates (& IRA's)			
...at or above \$50,000.00	0.30%	0.300%	\$25.00	...6 months	0.45%	0.451%	\$1,000.00
...at or above \$100,000.00	0.35%	0.351%	\$25.00	...12- months	0.70%	0.702%	\$1,000.00
				...18- months	0.85%	0.853%	\$1,000.00
Christmas Club - balances:				...24 - months	1.00%	1.005%	\$1,000.00
... up to \$3,499.99	1.50%	1.510%	\$0.00	... 30 - months	1.25%	1.257%	\$1,000.00
... excess balance above \$3,500.00	0.17%	0.170%	\$0.00	...36 - months	1.40%	1.409%	\$1,000.00
account sweeps into shares				... 42 - months	1.75%	1.764%	\$1,000.00
In early November				...48 - months	1.90%	1.825%	\$1,000.00
				... 54 - months	2.05%	2.069%	\$1,000.00
				...60 - months	2.10%	2.120%	\$1,000.00
Uncle Sam - balances:							
... up to \$3,499.99	1.50%	1.510%	\$0.00	Jumbo Share Certificates (& IRA's)			
... excess balance above \$3,500.00	0.17%	0.170%	\$0.00	...6 months	0.60%	0.602%	\$99,000.00
withdrawals occur upon demand				...12- months	0.85%	0.853%	\$99,000.00
				...18- months	1.00%	0.853%	\$99,000.00
				...24 - months	1.15%	1.005%	\$99,000.00
Individual Retirement Accounts (Shares)				... 30 - months	1.40%	1.409%	\$99,000.00
...All balances	0.20%	0.2002%	\$25.00	...36 - months	1.55%	1.561%	\$99,000.00
				... 42 - months	1.90%	2.917%	\$99,000.00
	Declaration Dates		Effective	...48 - months	2.05%	2.069%	\$99,000.00
...				... 54 - months	2.20%	2.222%	\$99,000.00
Regular Shares	.....		3/1/2018	...60 - months	2.25%	2.273%	\$99,000.00
Share Drafts	.....		3/1/2018				
Share Certificates	.....		3/1/2018	No additional deposits. Renewed Automatically. Dividends compounded and credited the last day of the month			
Christmas Clubs	.....		3/1/2018	and at maturity. Options for dividend payment (designate upon certificate opening: rollover, transfer, or check)			
Uncle Sam	.....		3/1/2018				
IRA Shares	.....		3/1/2018	Penalty: 90 days of dividends for 6 month		365 days of dividends for terms greater than 24 months	
				180 days of dividends for 12 and 18 month		Penalty will be assessed for funds withdrawn early	
				Bump up rates available on select cd's 12 - 48 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.			

