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
Shares - balances:		**Monthly compounding**	$25.00
… up to $999.99	0.05%	0.05%	$25.00
…at or above $1,000.00	0.15%	0.1501%	$25.00
…at or above $2,500.00	0.17%	0.1700%	$25.00
… at or above $5,000.00	0.19%	0.1901%	$25.00
… at or above $10,000.00	0.22%	0.2202%	$25.00
… at or above $25,000.00	0.25%	0.2502%	$25.00
… at or above $50,000.00	0.30%	0.3003%	$25.00
… at or above $100,000.00	0.35%	0.3505%	$25.00
Christmas Club - balances:			
… up to $3,500.00	1.60%	1.6096%	$0.00
… excess balance above $3,500.00	0.17%	0.1701%	$0.00
account sweeps into shares			
in early November			
Uncle Sams - balances:			
… up to $3,500.00	1.60%	1.6096%	$0.00
… greater than $3,500.00	0.17%	0.1701%	$0.00
withdrawals occur upon demand			
Individual Retirement Accounts (Shares)			**$50.00**
...All balances	0.20%	0.2002%	$50.00

	Declaration Dates	Efffective
…		
Regular Shares	.....	3/1/2018
Share Drafts	.....	3/1/2018
Share Certificates	.....	11/1/2018
Christmas Clubs	.....	11/1/2018
Uncle Sams	.....	11/1/2018
IRA Shares	.....	3/1/2018

Account	Dividend Rate (APR)	Dividend Yield (APY)**	Minimum Balance
Share Draft - Types		**Monthly compounding**	$0.00
...Elite	0.15%	0.1501%	$0.00
...Premium	0.10%	0.1000%	$0.00
...Caprock Checking	0.10%	0.1000%	$0.00
...Caprock Convenience	0.10%	0.1000%	$0.00
Share Certificates (& IRA's)			**$1,000.00**
...6 months	0.65%	0.6519%	$1,000.00
...12- months	0.90%	0.9037%	$1,000.00
...18- months	1.05%	1.0551%	$1,000.00
...24 - months	1.20%	1.2066%	$1,000.00
… 30 - months	1.45%	1.4597%	$1,000.00
...36 - months	1.60%	1.6118%	$1,000.00
… 42 - months	1.95%	1.9675%	$1,000.00
...48 - months	2.10%	2.1203%	$1,000.00
… 54 - months	2.25%	2.2733%	$1,000.00
...60 - months	2.30%	2.3244%	$1,000.00
Jumbo Share Certficates (& IRA's)			
...6 months	0.80%	0.8029%	$99,000.00
...12- months	1.05%	1.0551%	$99,000.00
...18- months	1.20%	1.2066%	$99,000.00
...24 - months	1.35%	1.3584%	$99,000.00
… 30 - months	1.60%	1.6118%	$99,000.00
...36 - months	1.75%	1.7641%	$99,000.00
… 42 - months	2.10%	2.1203%	$99,000.00
...48 - months	2.25%	2.2733%	$99,000.00
… 54 - months	2.40%	2.4266%	$99,000.00
...60 - months	2.45%	2.4777%	$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 (desiginate upon certificate opening: rollover, transfer, or check)

Penalty: 90 days of dividens 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.

NCUA