

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	\$25.00	Share Draft - Types		Monthly compounding	\$0.00
... up to \$999.99	0.05%	0.05%	\$25.00	...Elite	0.15%	0.1501%	\$0.00
...at or above \$1,000.00	0.15%	0.1501%	\$25.00	...Premium	0.10%	0.1000%	\$0.00
...at or above \$2,500.00	0.17%	0.1700%	\$25.00	...Caprock Checking	0.10%	0.1000%	\$0.00
... at or above <u>\$5,000.00</u>	0.19%	0.1901%	\$25.00	...Caprock Convenience	0.10%	0.1000%	\$0.00
... at or above \$10,000.00	0.22%	0.2202%	\$25.00				
... at or above \$25,000.00	0.25%	0.2502%	\$25.00	Share Certificates (& IRA's)			\$1,000.00
... at or above \$50,000.00	0.30%	0.3003%	\$25.00	...6 months	0.85%	0.8533%	\$1,000.00
... at or above \$100,000.00	0.35%	0.3505%	\$25.00	...12- months	1.10%	1.1056%	\$1,000.00
				...18- months	1.25%	1.2572%	\$1,000.00
Christmas Club - balances:				...24 - months	1.40%	1.4090%	\$1,000.00
... up to \$3,500.00	2.00%	2.0151%	\$0.00	... 30 - months	1.65%	1.6625%	\$1,000.00
... excess balance above \$3,500.00	0.17%	0.1701%	\$0.00	...36 - months	1.80%	1.8149%	\$1,000.00
account sweeps into shares				... 42 - months	2.25%	2.2733%	\$1,000.00
in early November				...48 - months	2.30%	2.3244%	\$1,000.00
				... 54 - months	2.45%	2.4777%	\$1,000.00
				...60 - months	2.50%	2.5288%	\$1,000.00
Uncle Sams - balances:				Jumbo Share Certificates (& IRA's)			
... up to \$3,500.00	2.00%	2.0151%	\$0.00	...6 months	1.00%	1.0046%	\$99,000.00
... greater than \$3,500.00	0.17%	0.1701%	\$0.00	...12- months	1.25%	1.2572%	\$99,000.00
withdrawals occur upon demand				...18- months	1.40%	1.4090%	\$99,000.00
				...24 - months	1.55%	1.5611%	\$99,000.00
				... 30 - months	1.80%	1.8149%	\$99,000.00
				...36 - months	1.95%	1.9675%	\$99,000.00
				... 42 - months	2.30%	2.3244%	\$99,000.00
				...48 - months	2.45%	2.4777%	\$99,000.00
				... 54 - months	2.60%	2.6312%	\$99,000.00
				...60 - months	2.65%	2.6824%	\$99,000.00
Individual Retirement Accounts (Shares)			\$50.00				
...All balances	0.20%	0.2002%	\$50.00	Calamity Clause: If you suffer from a health related hardship or death the Caprock Federal Credit Union will evaluate at the President's discretion waiving early withdrawals penalties.			
				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.			

