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	0.10%	0.1000%	$25.00
...at or above $2,500.00	0.12%	0.1700%	$25.00
... at or above $5,000.00	0.14%	0.1401%	$25.00
... at or above $10,000.00	0.17%	0.1701%	$25.00
... at or above $25,000.00	0.20%	0.2002%	$25.00
... at or above $50,000.00	0.25%	0.2502%	$25.00
... at or above $100,000.00	0.31%	0.3104%	$25.00
Christmas Club - balances:			
... up to $3,500.00	2.00%	2.0151%	$0.00
... excess balance above $3,500.00	0.15%	0.1501%	$0.00
account sweeps into shares			
in early November			
Uncle Sams - balances:			
... up to $3,500.00	2.00%	2.0151%	$0.00
... greater than $3,500.00	0.15%	0.1501%	$0.00
withdrawals occur upon demand			
Individual Retirement Accounts (Shares)			**$50.00**
...All balances	0.15%	0.1501%	$50.00

	Declaration Dates	Efffective
Regular Shares	.....	11/1/2019
Share Drafts	.....	3/1/2018
Share Certificates	.....	11/1/2019
Christmas Clubs	.....	11/1/2019
Uncle Sams	.....	11/1/2019
IRA Shares	.....	4/1/2019

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	0.60%	0.6017%	$1,000.00
...12- months	1.00%	1.0046%	$1,000.00
...18- months	1.05%	1.0551%	$1,000.00
...24 - months	1.15%	1.1561%	$1,000.00
... 30 - months	1.20%	1.2066%	$1,000.00
...36 - months	1.25%	1.2572%	$1,000.00
... 42 - months	1.32%	1.3280%	$1,000.00
...48 - months	1.40%	1.4090%	$1,000.00
... 54 - months	1.55%	1.5611%	$1,000.00
...60 - months	1.65%	1.6625%	$1,000.00
Jumbo Share Certficates (& IRA's)			
...6 months	1.00%	1.0046%	$99,000.00
...12- months	1.25%	1.2572%	$99,000.00
...18- months	1.30%	1.3078%	$99,000.00
...24 - months	1.40%	1.4090%	$99,000.00
... 30 - months	1.45%	1.4597%	$99,000.00
...36 - months	1.50%	1.5104%	$99,000.00
... 42 - months	1.57%	1.5813%	$99,000.00
...48 - months	1.65%	1.6625%	$99,000.00
... 54 - months	1.80%	1.8149%	$99,000.00
...60 - months	1.90%	1.9166%	$99,000.00

Calamity Clause: If you suffer from a health related hardship or death the Caprock Federal Credit Union will evaluate at the President's descretion 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 (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.