

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 Dividend Yield (APY)** Account Dividend Rate (APR) Minimum Balance Shares - balances: Monthly compounding \$25.00 Share Draft - Types Monthly compounding \$0.00 .. up to \$999.99 0.05% 0.0500% \$25.00 ..Elite ..at or above \$1,000.00 0.08% 0.0800% \$25.00 .Premium \$0.00 \$25.00 ..at or above \$2,500.00 0.11% 0.1100% ..Caprock Checking . at or above \$5,000.00 0.12% 0.1201% \$25.00 ...Caprock Convenience \$0.00 .. at or above \$10,000.00 0.14% 0.1401% \$25.00 .. at or above \$25,000.00 0.20% 0.2002% \$25.00 \$25.00 Share Certificates (& IRA's) \$1,000.00 . at or above \$50,000.00 0.25% 0.2502% . at or above \$100,000.00 0.31% 0.3104% \$25.00 .6 months 0.35% 0.3506% \$1,000.00 .12- months 0.75% 0.7526% \$1,000.00 Christmas Club - balances: \$1.000.00 .18- months 0.80% 0.8029% ..24 - months .. up to \$3,500.00 2.00% 2.0151% \$0.00 0.90% 0.9037% \$1.000.00 .. excess balance above \$3,500.00 0.15% 0.1501% \$0.00 . 30 - months 0.95% 0.9541% \$1,000.00 account sweeps into shares ..36 - months 1.00% \$1.000.00 1.0046% in early November . 42 - months 1.07% 1.0753% \$1,000.00 .48 - months 1.15% 1.1561% \$1,000.00 . 54 - months 1.30% 1.3078% \$1,000.00 .60 - months Uncle Sams - balances: 1.40% \$1,000.00 1.4090% ... up to \$3.500.00 2.00% 2.0151% \$0.00 .. greater than \$3,500.00 0.15% 0.1501% \$0.00 Jumbo Share Certficates (& IRA's) withdrawals occur upon demand .6 months 0.75% 0.7526% \$99,000.00 .12- months 1.00% 1.0046% \$99,000.00 \$99,000.00 .18- months 1.05% 1.0551% Individual Retirement Accounts (Shares) \$50.00 .24 - months 1.40% 1.4090% \$99,000,00 ...All balances . 30 - months 1.45% 1.4597% \$99,000.00 .36 - months 1.50% 1.5104% \$99,000,00 **Declaration Dates** . 42 - months \$99,000.00 1.57% 1.5813% Efffective .48 - months 1.65% 1.6625% \$99,000.00 Regular Shares 4/1/2020 . 54 - months 1.80% \$99,000.00 1.8149% 4/1/2020 ..60 - months 1.90% 1.9166% \$99.000.00 Share Certificates 4/1/2020 4/1/2020 Calamity Clause: If you suffer from a health related hardship or death the Caprock Federal Credit Union Uncle Sams 4/1/2020 will evaluate at the President's descretion waiving early withdrawals penalties. **IRA Shares** 4/1/2020 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 365 days of dividends for 24,36,60 - month certificates 180 days of dividends for 12 and 18 month 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

epresentative for rate increase. Member must initiate the rate bump or increase.