

# 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 |
|--|---------------------|------------------------|-----------------|---|---------------------|---|-----------------|
| <b>Shares - balances:</b>                      |                     |                        |                 | <b>Share Draft - Types</b>  |                     |   |                 |
| <b>Monthly compounding</b>                     |                     |                        |                 | <b>Monthly compounding</b>  |                     |   |                 |
| ... up to \$999.99                             | 0.05%               | 0.0500%                | \$25.00         | ...Elite  | 0.10%               | 0.1000%   | \$0.00          |
| ...at or above \$1,000.00                      | 0.08%               | 0.0800%                | \$25.00         | ...Premium  | 0.05%               | 0.0500%   | \$0.00          |
| ...at or above \$2,500.00                      | 0.10%               | 0.1000%                | \$25.00         | ...Caprock Checking   | 0.05%               | 0.0500%   | \$0.00          |
| ... at or above \$5,000.00                     | 0.11%               | 0.1100%                | \$25.00         | ...Caprock Convenience  | 0.05%               | 0.0500%   | \$0.00          |
| ... at or above \$10,000.00                    | 0.12%               | 0.1201%                | \$25.00         | <b>Share Certificates ( &amp; IRA's)</b>  |                     |   |                 |
| ... at or above \$25,000.00                    | 0.15%               | 0.1501%                | \$25.00         | ...6 months   | 0.35%               | 0.3506%   | \$1,000.00      |
| ... at or above \$50,000.00                    | 0.17%               | 0.1701%                | \$25.00         | ...12- months   | 0.45%               | 0.4509%   | \$1,000.00      |
| ... at or above \$100,000.00                   | 0.20%               | 0.2002%                | \$25.00         | ...18- months   | 0.55%               | 0.5514%   | \$1,000.00      |
| <b>Christmas Club - balances:</b>              |                     |                        |                 | ...24 - months  | 0.65%               | 0.6519%   | \$1,000.00      |
| ... up to \$3,500.00                           | 1.75%               | 1.7615%                | \$0.00          | ... 30 - months   | 0.75%               | 0.7526%   | \$1,000.00      |
| ... excess balance above \$3,500.00            | 0.10%               | 0.1000%                | \$0.00          | ...36 - months  | 0.85%               | 0.8533%   | \$1,000.00      |
| account sweeps into shares                     |                     |                        |                 | ... 42 - months   | 0.95%               | 0.9541%   | \$1,000.00      |
| in early November                              |                     |                        |                 | ...48 - months  | 1.05%               | 1.0551%   | \$1,000.00      |
|  |                     |                        |                 | ... 54 - months   | 1.15%               | 1.1561%   | \$1,000.00      |
|  |                     |                        |                 | ...60 - months  | 1.25%               | 1.2572%   | \$1,000.00      |
| <b>Uncle Sams - balances:</b>                  |                     |                        |                 | <b>Jumbo Share Certificates ( &amp; IRA's)</b>  |                     |   |                 |
| ... up to \$3,500.00                           | 1.75%               | 1.7615%                | \$0.00          | ...6 months   | 0.60%               | 0.6017%   | \$99,000.00     |
| ... greater than \$3,500.00                    | 0.10%               | 0.1000%                | \$0.00          | ...12- months   | 0.70%               | 0.7023%   | \$99,000.00     |
| withdrawals occur upon demand                  |                     |                        |                 | ...18- months   | 0.80%               | 0.8029%   | \$99,000.00     |
|  |                     |                        |                 | ...24 - months  | 0.90%               | 0.9037%   | \$99,000.00     |
|  |                     |                        |                 | ... 30 - months   | 1.00%               | 1.0046%   | \$99,000.00     |
| <b>Individual Retirement Accounts (Shares)</b> |                     |                        |                 | ...36 - months  | 1.10%               | 1.1056%   | \$99,000.00     |
| ...All balances                                | 0.13%               | 0.1301%                | \$50.00         | ... 42 - months   | 1.20%               | 1.2066%   | \$99,000.00     |
|  |                     |                        |                 | ...48 - months  | 1.30%               | 1.3078%   | \$99,000.00     |
|  |                     |                        |                 | ... 54 - months   | 1.40%               | 1.4090%   | \$99,000.00     |
|  |                     |                        |                 | ...60 - months  | 1.50%               | 1.5104%   | \$99,000.00     |
|  |                     |                        |                 | <b>Calamity Clause:</b> 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   |                     | 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 representative for rate increase. Member must initiate the rate bump or increase. |                     |   |                 |
|  |                     |                        |                 |   |                     |   |                 |
|  |                     |                        |                 |   |                     |   |                 |

