

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			Share Draft - Types		Monthly compounding	
... up to \$999.99	0.01%	0.0100%	\$25.00		...Elite	0.03%	0.0300%	\$0.00
...at or above \$1,000.00	0.01%	0.0100%	\$25.00		...Premium	0.02%	0.0200%	\$0.00
...at or above \$2,500.00	0.01%	0.0100%	\$25.00		...Caprock Checking	0.01%	0.0100%	\$0.00
... at or above <u>\$5,000.00</u>	0.02%	0.0200%	\$25.00		...Caprock Convenience	0.00%	0.0000%	\$0.00
... at or above \$10,000.00	0.03%	0.0300%	\$25.00					
... at or above \$25,000.00	0.04%	0.0400%	\$25.00		Share Certificates (& IRA's)			\$1,000.00
... at or above \$50,000.00	0.05%	0.0450%	\$25.00		...6 months	0.15%	0.1501%	\$1,000.00
... at or above \$100,000.00	0.06%	0.0600%	\$25.00		...12- months	0.25%	0.2503%	\$1,000.00
					...18- months	0.25%	0.2503%	\$1,000.00
					...24 - months	0.27%	0.2703%	\$1,000.00
					... 30 - months	0.40%	0.4007%	\$1,000.00
					...36 - months	0.50%	0.5011%	\$1,000.00
					... 42 - months	0.42%	0.4208%	\$1,000.00
					...48 - months	0.45%	0.4509%	\$1,000.00
					... 54 - months	0.47%	0.4710%	\$1,000.00
					...60 - months	0.50%	0.5011%	\$1,000.00
Christmas Club - balances:					Jumbo Share Certificates (& IRA's)			
... up to \$3,500.00	0.75%	0.7521%	\$0.00		...6 months	0.30%	0.3004%	\$99,000.00
... excess balance above \$3,500.00	0.05%	0.0500%	\$0.00		...12- months	0.40%	0.4007%	\$99,000.00
account sweeps into shares in early November					...18- months	0.40%	0.4007%	\$99,000.00
					...24 - months	0.42%	0.4208%	\$99,000.00
					... 30 - months	0.55%	0.5514%	\$99,000.00
					...36 - months	0.65%	0.6519%	\$99,000.00
					... 42 - months	0.57%	0.5715%	\$99,000.00
					...48 - months	0.60%	0.6017%	\$99,000.00
					... 54 - months	0.62%	0.6218%	\$99,000.00
					...60 - months	0.65%	0.6519%	\$99,000.00
Uncle Sams - balances:								
... up to \$3,500.00	0.75%	0.7521%	\$0.00		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.			
... greater than \$3,500.00	0.05%	0.0500%	\$0.00		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)			
withdrawals occur upon demand					Penalty: 90 days of dividens for 6 month			
					180 days of dividens for 12 and 18 month			
					365 days of dividens 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.			
Individual Retirement Accounts (Shares)			\$50.00					
...All balances	0.25%	0.2502%	\$50.00					
	Declaration Dates		Effective					
...								
Regular Shares	.....		10/1/2021					
Share Drafts	.....		10/1/2021					
Share Certificates	.....		10/1/2021					
Christmas Clubs	.....		10/1/2021					
Uncle Sams	.....		10/1/2021					
IRA Shares	.....		10/1/2021					

