

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	0.01%	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 \$5,000.00	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
Christmas Club - balances:				...24- months	0.27%	0.2703%	\$1,000.00
... up to \$15,000.00	2.00%	2.0151%	\$0.00	... 30 - months	0.40%	0.4007%	\$1,000.00
... excess balance above \$15,000.00	0.06%	0.0600%	\$0.00	...36- months	0.50%	0.5011%	\$1,000.00
account sweeps into shares				... 42 - months	0.42%	0.4208%	\$1,000.00
in early November				...48- months	0.45%	0.4509%	\$1,000.00
				... 54 - months	0.47%	0.4710%	\$1,000.00
Uncle Sams - balances:				...60- months	0.50%	0.5011%	\$1,000.00
... up to \$15,000.00	2.00%	2.0151%	\$0.00				
... greater than \$15,000.00	0.06%	0.0600%	\$0.00	Jumbo Share Certificates (& IRA's)			
withdrawals occur upon demand				...6 months	0.30%	0.3004%	\$99,000.00
				...12- months	0.40%	0.4007%	\$99,000.00
Individual Retirement Accounts (Shares)			\$50.00	...18- months	0.40%	0.4007%	\$99,000.00
...All balances	0.25%	0.2502%	\$50.00	...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
Declaration Dates		Effective		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.			
Regular Shares	.....	10/1/2021		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)			
Share Drafts	.....	10/1/2021		Penalty: 90 days of dividens for 6 month		540 days of dividens for 30 - 60 - month certificates	
Share Certificates	.....	10/1/2021		180 days of dividens for 12 - 24 month		Penalty will be assessed for funds withdrawn early	
Christmas Clubs	.....	1/1/2022		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.			
Uncle Sams	.....	1/1/2022					
IRA Shares	.....	10/1/2021					

