

**OREGONIANS CREDIT UNION**  
**INTEREST RATE SCHEDULE FOR SAVINGS, CHECKING MONEY MARKET, IRA AND CLUB ACCOUNTS**

This Rate and Schedule sets forth current conditions and rates applicable to your Savings, Checking and Certificate Accounts at Oregonians Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate Schedule and acknowledges that it is a part of the Membership and Account Agreement. **Accurate as of 6/8/2010**

ACCOUNT TYPE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	MINIMUM BALANCE FOR DIVIDENDS	DIVIDENDS COMPOUNDED AND CREDITED	DIVIDEND PERIOD
<b>Membership Share Account</b>	.18	.18	\$5.00	\$100.00	Monthly	Calendar Month
<b>Smart Checking</b>	***	***	\$50.00	***	***	***
<b>Advantage Checking</b>	.10	.10	****	\$1,000.00	Monthly	Calendar Month
<b>Advantage 55 Checking</b>	.20	.20	****	****	Monthly	Calendar Month
<b>Saver Hounds and Teen Club</b>						
First \$500	.50	.50	\$5.00	\$5.00	Monthly	Calendar Month
Balance above \$500	.18	.18				
<b>Money Market</b>						
\$2500.00 to \$35,000	.20	.25	\$2,500.00	\$2,500.00	Monthly	Calendar Month
\$35,001 to \$50,000	.30	.30	\$35,001.00	\$35,001.00	Monthly	Calendar Month
\$50,001 to \$75,000	.40	.40	\$50,001.00	\$50,001.00	Monthly	Calendar Month
\$75,001 and above	.65	.65	\$75,001.00	\$75,001.00	Monthly	Calendar Month
<b>IRA Shares</b>	.65	.65	\$500.00	\$100.00	Monthly	Calendar Month
<b>Club Accounts</b>	.10	.10	\$5.00	\$100.00	Monthly	Calendar Month

**TRUTH IN SAVINGS DISCLOSURES**

Except as specifically described, the following disclosures apply to all of the accounts:

- Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificate accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. For Certificate Accounts, the Dividend Rate and Annual Percentage Rate are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth above are the rates and yields for the last dividend period as set forth above.
- Compounding and Crediting.** Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Accrual of Dividends.** Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- Balance Information.** The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance,

you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using a Daily Balance method. Dividends are calculated by applying a periodic rate to the balance in the account each day.

- Account Limitations.** For Membership Shares and Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For club accounts, a withdrawal before scheduled payout will result in account closure. For IRA Share accounts, no account limitations apply. For Money Market minimum withdrawal amount is \$250.
- Certificate Account Features.**
  - Account Limitations.** After your account is opened, you may not make additional deposits to a Certificate account
  - Maturity.** Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
  - Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Certificate or IRA Certificate account before the maturity date.
    - Amount of Penalty.** For Certificate accounts with terms of 365 days or less, the amount of the early withdrawal penalty is the lesser of the amount of accrued dividends at the time of withdrawal or 90 days dividends. For Certificate accounts with terms of 366 days or more, the amount of the early withdrawal penalty is the lesser of the amount of accrued dividends at the time of the with-

drawal or 180 days dividends. The penalty is calculated on the amount withdrawn.

- How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been earned at the dividend rate on the account.
- Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
  - When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
  - Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; provided that the depositor forfeits an amount of at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled.
- Renewal Policy.** Certificate accounts may be automatically renewable upon request by account owner (except for those with relationship bonuses). The request must be in writing at the time account is initiated. If not automatically renewed, upon maturity account will cease to earn dividends unless transferred to an interest-bearing account.
- Non-transferable/Non-negotiable.** Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations to the Credit Union.

**Rate Schedule for certificates on back side.**

## OREGONIANS CREDIT UNION INTEREST RATE SCHEDULE FOR CERTIFICATES

OFCU offers Relationship Pricing for certificates. Members are rewarded with higher rates based on other OFCU accounts and services that are utilized. There is a list of 12 services/accounts that qualify and increase the rates (see list below). These services must be in place and active at time CD is set up and rates may be adjusted downward if services are terminated prior to CD maturity. The maximum increase in rates is .50% except for Adv. 55 account owners the maximum is .70%. There is only 1 addition per service except for Family Members. We reserve the right to make changes to the Relationship list and amounts of adjustments at any time without prior notice. For your exact rate contact an OFCU representative.

The following apply to all certificates types:

For terms 31 days to 365 days	Minimum balance is \$1,000
For terms 366 day to 1825 days	Minimum balance is \$500
Dividends are compounded and credited	Monthly
The dividend period is	A calendar month

Additionally, the following apply to Bump CDs:

Minimum balance is \$2,500
Rate may be bumped up 1 time

ACCOUNT TYPE And TERM	NO RELATIONSHIPS		WITH RELATIONSHIPS																									
	DIVIDEND RATE	APY	FORMAT IS DIVIDEND RATE/APY FOR EACH POSSIBLE RATE																									
			+ .10		+ .20		+ .25		+ .30		+ .35		+ .40		+ .45		+ .50		+ .55		+ .60		+ .65		+ .70			
<b>Certificate Accounts</b>																												
<u>Regular Certificate</u>																												
31 to 90	N/A	N/A																										
91 to 180	.20	<b>.20</b>	.30	<b>.30</b>	.40	<b>.40</b>	.45	<b>.45</b>	.50	<b>.50</b>	.55	<b>.55</b>	.60	<b>.60</b>	.65	<b>.65</b>	.70	<b>.70</b>	.75	<b>.75</b>	.80	<b>.80</b>	.85	<b>.85</b>	.90	<b>.90</b>		
181 to 365	.50	<b>.50</b>	.60	<b>.60</b>	.70	<b>.70</b>	.75	<b>.75</b>	.80	<b>.80</b>	.85	<b>.85</b>	.90	<b>.90</b>	.95	<b>.96</b>	1.00	<b>1.01</b>	1.05	<b>1.06</b>	1.10	<b>1.11</b>	1.15	<b>1.16</b>	1.20	<b>1.21</b>		
366 to 730	.85	<b>.85</b>	.95	<b>.96</b>	1.05	<b>1.06</b>	1.10	<b>1.11</b>	1.15	<b>1.16</b>	1.20	<b>1.21</b>	1.25	<b>1.26</b>	1.30	<b>1.31</b>	1.35	<b>1.36</b>	1.40	<b>1.41</b>	1.45	<b>1.46</b>	1.50	<b>1.51</b>	1.55	<b>1.56</b>		
731 to 1095	1.15	<b>1.16</b>	1.25	<b>1.26</b>	1.35	<b>1.36</b>	1.40	<b>1.41</b>	1.45	<b>1.46</b>	1.50	<b>1.51</b>	1.55	<b>1.56</b>	1.60	<b>1.61</b>	1.65	<b>1.66</b>	1.70	<b>1.71</b>	1.75	<b>1.76</b>	1.80	<b>1.81</b>	1.85	<b>1.87</b>		
1096 to 1460	1.50	<b>1.51</b>	1.60	<b>1.61</b>	1.70	<b>1.71</b>	1.75	<b>1.76</b>	1.80	<b>1.81</b>	1.85	<b>1.87</b>	1.90	<b>1.92</b>	1.95	<b>1.97</b>	2.00	<b>2.02</b>	2.05	<b>2.07</b>	2.10	<b>2.12</b>	2.15	<b>2.17</b>	2.20	<b>2.22</b>		
1461 to 1825	1.75	<b>1.76</b>	1.85	<b>1.87</b>	1.95	<b>1.97</b>	2.00	<b>2.02</b>	2.05	<b>2.07</b>	2.10	<b>2.12</b>	2.15	<b>2.17</b>	2.20	<b>2.22</b>	2.25	<b>2.27</b>	2.30	<b>2.32</b>	2.35	<b>2.38</b>	2.40	<b>2.43</b>	2.45	<b>2.48</b>		
<u>IRA Certificate</u>																												
31 to 90	N/A	N/A																										
91 to 180	.30	<b>.30</b>	.40	<b>.40</b>	.50	<b>.50</b>	.55	<b>.55</b>	.60	<b>.60</b>	.65	<b>.65</b>	.70	<b>.70</b>	.75	<b>.75</b>	.80	<b>.80</b>	.85	<b>.85</b>	.90	<b>.90</b>	.95	<b>.96</b>	1.00	<b>1.01</b>		
181 to 365	.65	<b>.65</b>	.75	<b>.75</b>	.85	<b>.85</b>	.90	<b>.90</b>	.95	<b>.96</b>	1.00	<b>1.01</b>	1.05	<b>1.06</b>	1.10	<b>1.11</b>	1.15	<b>1.16</b>	1.20	<b>1.21</b>	1.25	<b>1.26</b>	1.30	<b>1.31</b>	1.35	<b>1.36</b>		
366 to 730	1.00	<b>1.01</b>	1.10	<b>1.11</b>	1.20	<b>1.21</b>	1.25	<b>1.26</b>	1.30	<b>1.31</b>	1.35	<b>1.36</b>	1.40	<b>1.41</b>	1.45	<b>1.46</b>	1.50	<b>1.51</b>	1.55	<b>1.56</b>	1.60	<b>1.61</b>	1.65	<b>1.66</b>	1.70	<b>1.71</b>		
731 to 1095	1.25	<b>1.26</b>	1.35	<b>1.36</b>	1.45	<b>1.46</b>	1.50	<b>1.51</b>	1.55	<b>1.56</b>	1.60	<b>1.61</b>	1.65	<b>1.66</b>	1.70	<b>1.71</b>	1.75	<b>1.76</b>	1.80	<b>1.81</b>	1.85	<b>1.87</b>	1.90	<b>1.92</b>	1.95	<b>1.97</b>		
1096 to 1460	1.65	<b>1.66</b>	1.75	<b>1.76</b>	1.85	<b>1.87</b>	1.90	<b>1.92</b>	1.95	<b>1.97</b>	2.00	<b>2.02</b>	2.05	<b>2.07</b>	2.10	<b>2.12</b>	2.15	<b>2.17</b>	2.20	<b>2.22</b>	2.25	<b>2.27</b>	2.30	<b>2.32</b>	2.35	<b>2.38</b>		
1461 to 1825	1.90	<b>1.92</b>	2.00	<b>2.02</b>	2.10	<b>2.12</b>	2.15	<b>2.17</b>	2.20	<b>2.22</b>	2.25	<b>2.27</b>	2.30	<b>2.32</b>	2.35	<b>2.38</b>	2.40	<b>2.43</b>	2.45	<b>2.48</b>	2.50	<b>2.53</b>	2.55	<b>2.58</b>	2.60	<b>2.63</b>		
<u>Bump Certificate</u>																												
731 to 1095	1.05	<b>1.06</b>	1.15	<b>1.16</b>	1.25	<b>1.26</b>	1.30	<b>1.31</b>	1.35	<b>1.36</b>	1.40	<b>1.41</b>	1.45	<b>1.46</b>	1.50	<b>1.51</b>	1.55	<b>1.56</b>	1.60	<b>1.61</b>	1.65	<b>1.66</b>	1.70	<b>1.71</b>	1.75	<b>1.76</b>		
1096 to 1460	1.30	<b>1.31</b>	1.40	<b>1.41</b>	1.50	<b>1.51</b>	1.55	<b>1.56</b>	1.60	<b>1.61</b>	1.65	<b>1.66</b>	1.70	<b>1.71</b>	1.75	<b>1.76</b>	1.80	<b>1.81</b>	1.85	<b>1.87</b>	1.90	<b>1.92</b>	1.95	<b>1.97</b>	2.00	<b>2.02</b>		
1461 to 1825	1.50	<b>1.51</b>	1.60	<b>1.61</b>	1.70	<b>1.71</b>	1.75	<b>1.76</b>	1.80	<b>1.81</b>	1.85	<b>1.87</b>	1.90	<b>1.92</b>	1.95	<b>1.97</b>	2.00	<b>2.02</b>	2.05	<b>2.07</b>	2.10	<b>2.12</b>	2.15	<b>2.17</b>	2.20	<b>2.22</b>		

### SAMPLE RELATIONSHIP BONUS LIST

Checking Account	.10%	Certificate	.10%	Visa Credit Card	.10%	E*Statements	.10%
Money Market Account	.10%	Direct Deposit or Payroll Deduction	.10%	Home Loan	.10%	Family Member (Per membership record)	.10%
IRA	.10%	Membership 10 years or more	.10%	Home Equity	.10%	Bill Pay Service	.25%