

TPS CREDIT UNION
EXTRA CREDIT MONEY MARKET SHARE ACCOUNT

Effective: March 1, 2007

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TIERED VARIABLE RATE INFORMATION

The Extra Credit Money Market Share Account is a Tiered Variable Rate account. The dividend rate and annual percentage yield for each tier may change at any time and are the prospective rates and yields that the Credit Union anticipates paying for the dividend period. As of the October 1, 2006, if your daily balance is \$2500.00 to \$9999.99 the dividend rate paid will be 1.243%, with an annual percentage yield (APY) of 1.25%. If your daily balance is \$10,000.00 to \$24,999.99, the dividend rate paid will be 2.227%, with an annual percentage yield (APY) of 2.25%. The dividend rate of 3.203% will be paid if your daily balance is \$25,000.00 to \$49,999.99; the annual percentage yield (APY) for this range will be 3.25%. If your daily balance is \$50,000.00 or more, the dividend rate paid will be 4.169%, with an annual percentage yield (APY) of 4.25%. Once a particular tier range is met, the dividend rate and annual percentage yield (APY) for that balance range will apply to the full balance of your account.

NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and will be credited monthly. For this account type, the dividend period begins the first calendar day of the month and ends the last calendar day of the month. Accrued dividends will be paid when you close your account.

MINIMUM BALANCE REQUIREMENTS

To be a member and maintain accounts at our credit union you must purchase 1 share(s) in the credit union. The par value of a share in this credit union is \$5.00. For this account, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance of \$2,500.00 is not met during each day of the dividend period, a service fee, as stated in the Fee and Charges Schedule noted below, will be assessed against your account. If the minimum daily balance is not met during each day of the dividend period, your account will not earn any of the above stated Annual Percentage Yields but will earn the lowest current prospective dividend rate being disclosed on the Credit Union's regular share account. The minimum balance required to open this account is \$2,500.00. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD

The daily balance method requires the application of a daily periodic rate to the full amount of principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

FEES AND CHARGES:

The following fees and charges may be assessed against your account: **SEE THE CURRENT "Fee Schedule" effective October 1, 2006 for complete listing.** A \$30.00 fee is imposed for overdrafts "created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means as applicable.

• ACH NSF Fee (effective August 15,2006)	\$30.00
• Below Minimum Balance (\$2500) Fee within month	\$10.00
• Deposit Item Return Fee	\$10.00
• Excess Number of Withdrawals Fee (over 6)	\$25.00
• Statement Copy-per statement	\$ 2.00
• Account Reconciliation- per hour minimum one hr.	\$10.00
• Wire Transfers (Per Transfer)	\$10.00
• Wire Transfer – out of USA	\$30.00

TRANSACTION LIMITATIONS

During any statement period, you may not make more than six withdrawals from your account unless made in person. These withdrawals include transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order (TellerPhone) or instruction through online banking. Requests over six can only be made in person and will be subject to an Excess Number of Withdrawals Fee and possible Below Minimum Balance fee, as stated in the current Fee Schedule.

Member's Signature

Date