

FEE SCHEDULE AND CERTIFICATE ACCOUNTS RATE SCHEDULE, IRA & CESA ACCOUNTS RATE SCHEDULE AND HSA CERTIFICATE ACCOUNTS RATE SCHEDULE CHANGE IN TERMS NOTICE

EFFECTIVE MARCH 15, 2012, CEFCU® IS CHANGING ITS FEE SCHEDULE AS FOLLOWS:

- The Returned Item Fee under the “**Other Service Fees (applicable to all accounts)**” is changed to \$10.00 per check; \$50.00 limit per day.

EFFECTIVE MARCH 15, 2012, CEFCU IS CHANGING ITS CERTIFICATE ACCOUNTS RATE SCHEDULE, IRA & CESA ACCOUNTS RATE SCHEDULE, AND HSA CERTIFICATE ACCOUNTS RATE SCHEDULE AS FOLLOWS:

Paragraph 8. “**Amount of Penalty.**” in the Certificate Accounts and HSA Certificate Accounts Rate Schedules are changed to read as follows:

“8. **Amount of Penalty.** The amount of the early withdrawal penalty is calculated as follows:

- (i) For all accounts, if withdrawn within six (6) calendar days following the date of deposit, the penalty is seven (7) days’ dividends.
- (ii) For Certificate Accounts with terms of 12 Months or less, if withdrawn after six (6) calendar days following the date of deposit, the penalty is all dividends up to ninety (90) days’ dividends.
- (iii) For Certificate Accounts with terms of more than 12 Months and up to 24 months, if withdrawn after six (6) calendar days following the date of deposit, the penalty is all dividends up to 180 days’ dividends.
- (iv) For Certificate Accounts with terms of more than 24 months, if withdrawn after six (6) calendar days following the date of deposit, the penalty is all dividends up to 365 days’ dividends.”

Paragraph 9. “**Amount of Penalty.**” in the IRA & CESA Accounts Rate Schedule is changed to read as follows:

“9. **Amount of Penalty.** For IRA/CESA Term and Jumbo Term Accounts, the amount of the early withdrawal penalty is calculated as follows:

- (i) If withdrawn within six (6) calendar days following the date of deposit, the penalty is seven (7) days’ dividends.
- (ii) For IRA/CESA Term and Jumbo Term Accounts with terms of 12 Months or less, if withdrawn after six (6) calendar days following the date of deposit, the penalty is all dividends up to ninety (90) days’ dividends.
- (iii) For IRA/CESA Term and Jumbo Term Accounts with terms of more than 12 Months and up to 24 months, if withdrawn after six (6) calendar days following the date of deposit, the penalty is all dividends up to 180 days’ dividends.
- (iv) For IRA/CESA Term and Jumbo Term Accounts with terms of more than 24 months, if withdrawn after six (6) calendar days following the date of deposit, the penalty is all dividends up to 365 days’ dividends.”