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|------------------------|-----------|--|--|--|--|--|--|--|--|
| <b>Effective Date:</b> | 2/23/2010 |  |  |  |  |  |  |  |  |
|------------------------|-----------|--|--|--|--|--|--|--|--|

|  | DIVIDENDS  |                      |                    |                      | BALANCE REQUIREMENTS   |  |  |                       | ACCOUNT LIMITATIONS                         |
|--|--|----------------------|--------------------|----------------------|--|--|--|-----------------------|---|
|  | Dividend Rate/Annual Percentage Yield                                    | Dividends Compounded | Dividends Credited | Dividend Period      | Minimum Opening Deposit  | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method        |   |
| Share Accounts   | .4% APY  | Quarterly            | Quarterly          | Quarterly (calendar) | \$5.00   | N/A                                    | \$5.00                                 | Average Daily Balance | Transfer and withdrawal limitations apply*  |
| Christmas Club Accounts  | .65% APY   | Quarterly            | Quarterly          | Quarterly (calendar) | N/A  | N/A                                    | \$5.00                                 | Average Daily Balance | Transfer and withdrawal limitations apply*  |
| IRA Accounts   | .75% APY   | Quarterly            | Quarterly          | Quarterly (calendar) | \$100  | N/A                                    | \$5.00                                 | Daily Balance         |   |
| Money Market Accounts  | \$0-4,999.99 .4% APY<br>\$5,000-49,999.99 .50% APY<br>\$50,000+ .65% APY | Monthly              | Monthly            | Quarterly (calendar) | \$1,000  | \$1,000                                | See Rate Tiers                         | Average Daily Balance | Transfer and withdrawal limitations apply** |
| Share Draft Accounts   |  | N/A                  | N/A                | Monthly (month end)  | \$10.00  | N/A                                    | N/A                                    | N/A                   |   |
| <b>Rates and Fees appearing in this Schedule are accurate as of the effective date for the accounts indicated on this Truth-in-Savings Disclosure.</b> |  |                      |                    |                      | *Limited to 6 preauthorized automatic, telephone or internet transfers and withdrawals in any month.   |  |  |                       |   |
| <b>If you have any questions or require current rate and fee information on your account, please contact Express Credit Union</b>                      |  |                      |                    |                      | **Limited to 6 preauthorized automatic, telephone or internet transfers and withdrawals per month. No more than 3 of those 6 may be made by check, draft, or access card to a third party. If you exceed these limitations, your account may be subject to a fee or closure. |  |  |                       |   |