

EARLY WITHDRAWAL PENALTY & GRACE PERIOD INFORMATION

There is a seven (7) day grace period for withdrawals from a Certificate after it matures. If a Certificate is presented for payment on its maturity date or within seven (7) days thereafter, no penalty shall be imposed but no interest shall be earned after the maturity date. If a Certificate is to be presented for payment before maturity or more than seven (7) days after maturity, thirty (30) days prior written notice must be furnished to FME Federal Credit Union.

When such prepayment occurs, 90 days dividends on the entire principal amount shall be forfeited and the Certificate shall be canceled. If the interest paid exceeds the dividends due at the time of such prepayment, the difference shall be deducted from the principal amount.

IRA CERTIFICATE ACCOUNT COMPOUNDING AND CREDITING

Dividends will be paid monthly. Dividends shall begin to accrue when a Certificate is issued or, in the case of subsequent deposits (if permitted), the date such subsequent deposits (whether cash or non-cash) are received. Dividends will be compounded monthly and will not be available for withdrawal except as provided below.

The dividend period is monthly, beginning on the date the account is opened, and ending on the one month anniversary of the date. All other dividend periods follow this same pattern of dates until maturity.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open a Certificate is \$500.00 and the purchase of a \$5.00 par value share in FME Federal Credit Union.

TRANSACTION LIMITATIONS

Additional deposits to a Certificate, prior to maturity, are not allowed.

EARLY WITHDRAWAL PENALTY & GRACE PERIOD INFORMATION

There is a seven (7) day grace period for withdrawals from a Certificate after it matures. If a Certificate is presented for payment on its maturity date or within seven (7) days thereafter, no penalty shall be imposed but no interest shall be earned after the maturity date. If a Certificate is to be presented for payment before maturity or more than seven (7) days after maturity, thirty (30) days prior written notice must be furnished to FME Federal Credit Union.

When such prepayment occurs, 90 days dividends on the entire principal amount shall be forfeited and the Certificate shall be canceled. If the interest paid exceeds the dividends due at the time of such prepayment, the difference shall be deducted from the principal amount.

DIRECT DEPOSIT HIGH-YIELD ACCOUNT

"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 credited semi-annually. For this account type, the dividend period is semi-annually, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 06/30/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 07/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. A separate daily periodic interest rate will apply to the balance in the account that exceeds \$15,000.

MINIMUM BALANCE REQUIREMENTS

No minimum balance requirements apply to this account.

ACCOUNT RESTRICTIONS AND FEATURES

Only funds deposited through a split or transfer from net check/direct deposit are allowed to this account. The minimum amount that you may withdraw is the balance in your account which will, in effect, close your account. Amounts in the account will be transferred to your Regular Share savings account following the crediting of dividends.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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



Effective 11-01-10

TRUTH IN SAVINGS

FME

Federal Credit Union

www.fmc.org

The Truth in Savings Act (T-I-S) is a section of the Federal Deposit Insurance Corporation Improvement Act of 1991. The National Credit Union Administration is charged with enforcing the act which applies to ALL credit unions.

The purpose of the T-I-S is to promote and simplify comparisons among accounts at all financial institutions. T-I-S enables consumers to make informed choices/comparison among competing claims of financial institutions by requiring disclosure of the interest rates payable on these accounts and the fees assessable against these accounts.

It is the intent of FME Federal Credit Union to maintain compliance with this federal law pertaining to full disclosure regarding the terms and conditions of all savings programs. You must have at least the par value of one share (\$5) in your "Regular Share Savings Account" before you may open any other account at this credit union.

The following disclosure information illustrates the various savings alternatives available at FME Federal Credit Union. The Rate Information and Fees and Charges Schedule sets forth certain conditions, rates, fees and charges applicable to your accounts at the FME Federal Credit Union. That schedule is incorporated as part of this disclosure.

If you have questions regarding any of the accounts offered at FME Federal Credit Union, please let a credit union representative assist you. *Savings at FME Federal Credit Union are federally insured to \$250,000 by the National Credit Union Administration, a U.S. Government agency. IRAs are insured savings to \$250,000 separately.*

REGULAR SHARE SAVINGS ACCOUNT

"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 quarterly and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 03/31/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 04/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

The minimum required to open this account is the purchase of a \$5.00 par value share in the credit union.

You must maintain a minimum average daily balance of \$5.00 in your account to obtain the disclosed annual percentage yield.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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

SUPER SHARE ACCOUNT

"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 quarterly and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 03/31/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 04/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

No minimum balance requirements apply to this account.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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

IRA SHARE SAVINGS ACCOUNT

"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 quarterly and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 03/31/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 04/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open this account is \$100.00

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS
Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

SHARES PLEDGED ACCOUNT

"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 quarterly and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 03/31/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 04/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

ACCOUNT RESTRICTIONS AND FEATURES

After the account is opened, transactions are not permitted until the loan obligations secured by this account have been canceled.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

No minimum balance requirements apply to this account.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS
Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account.

CHRISTMAS CLUB ACCOUNT

"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 quarterly and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum average daily balance of \$500.00 in your account to obtain the disclosed annual percentage yield.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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

MONEY MAKER PLUS ACCOUNT

"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 is monthly, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 01/31/09. All other dividend periods follow the same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 02/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

ACCOUNT RESTRICTIONS AND FEATURES

The minimum amount you may withdraw is \$500.00. During any dividend period, you may not make more than three withdrawals or transfers. If you exceed the withdrawal/transfer limitations set forth above in any dividend period, your account will be subject to a fee of \$15.00 per withdrawal. To open the Money Maker Plus Account the member must be on Direct Deposit (Net Check) with FME Federal Credit Union and must also have either an active Share Draft Checking account or a Direct Deposit High-Yield Savings Account with a minimum deposit of \$20 per month. An active Share Draft Checking account is one with at least 5 check clearings, check card transactions, EFTs, or Bill Pay items per calendar month.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum average daily balance of \$2,000.00 in your account to obtain the disclosed annual percentage yield.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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

calendar year is 01/01/09 and the ending date of such dividend period is 03/31/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 04/01/09.

If you close your account before dividends are paid, you will not receive the accrued dividends.

ACCOUNT RESTRICTIONS AND FEATURES

The minimum amount you may withdraw is the balance in your account at the time of the withdrawal.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

No minimum balance requirements apply to this account.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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

RAINY DAY ACCOUNT

"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 quarterly and will be credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 03/31/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 04/01/09.

If you close your account before dividends are paid, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

No minimum balance requirements apply to this account.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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

MONEY MAKER ACCOUNT

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

HIGH-YIELD PAYROLL SAVINGS IRA ACCOUNT

"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 credited semi-annually. For this account type, the dividend period is semi-annually, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 06/30/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 07/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. A separate daily periodic interest rate will apply to the balance in the account that exceeds \$5,000.

MINIMUM BALANCE REQUIREMENTS

No minimum balance requirements apply to this account.

ACCOUNT RESTRICTIONS AND FEATURES

Only funds deposited through a payroll split or transfer from net check/direct deposit are allowed to this account. The minimum amount that you may withdraw is the balance in your account which will, in effect, close your account. Amounts in the account will be transferred to your Regular IRA Share savings account following the crediting of dividends.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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

MEMBER ADVANTAGE SHARE/DRAFT ACCOUNT

"The credit union does not pay a dividend on this account."

FIFTY FIVE PLUS CHECKING ACCOUNT

"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 quarterly and credited quarterly. For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 03/31/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 04/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and will be credited monthly. For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is 01/01/09 and the ending date of such dividend period is 01/31/09. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 02/01/09. If you close your account before dividends are paid, you will not receive the accrued dividends.

ACCOUNT RESTRICTIONS AND FEATURES

The minimum amount you may withdraw is \$500.00. During any dividend period, you may not make more than three withdrawals or transfers. If you exceed the withdrawal limitations set forth above in any dividend period, your account will be subject to a fee of \$15.00 per withdrawal.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

You must maintain a minimum average daily balance of \$2,000.00 in your account to obtain the disclosed annual percentage yield.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

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

CERTIFICATE ACCOUNT

COMPOUNDING AND CREDITING

Dividends will be paid monthly. Dividends shall begin to accrue when a Certificate is issued or, in the case of subsequent deposits (if permitted), the date such subsequent deposits (whether cash or non-cash) are received.

Dividends will be compounded or credited monthly to a designated account at FME Federal Credit Union.

The dividend period is monthly, beginning on the date the account is opened, and ending on the month anniversary of the date. All other dividend periods follow this same pattern of dates until maturity.

BALANCE COMPUTATION METHOD

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open a Certificate is \$500.00 and the purchase of a \$5.00 per value share in FME Federal Credit Union.

TRANSACTION LIMITATIONS

Additional deposits to a Certificate, prior to maturity, are not allowed.