



# Account Disclosure Rate Supplement and Schedule of Fees and Charges

## INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

**New Account**

**Request for Information**

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Share Savings(1)		_____ %	_____ %
Your Savings(1)(3)	\$0.00 - \$1,000.00	_____ %	_____ %
	\$1,000.01 & Greater	_____ % - _____ %	_____ %
Savers Advantage Money Market(1)(2)	\$0.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 & Greater	_____ %	_____ %
Star High Yield Money Market Savings(1)(2)	\$0.00 - \$74,999.99	_____ %	_____ %
	\$75,000.00 & Greater	_____ %	_____ %
Premium Checking(1)(2)	\$0.00 - \$999.99	_____ %	_____ %
	\$1,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 & Greater	_____ %	_____ %
Tiered Money Market Savings(1)(3)	\$0.00 - \$999.99	_____ % - _____ %	_____ %
	\$1,000.00 - \$4,999.99	_____ % - _____ %	_____ %
	\$5,000.00 - \$9,999.99	_____ % - _____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ % - _____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ % - _____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ % - _____ %	_____ %
	\$100,000.00 & Greater	_____ % - _____ %	_____ %
IRA Savings(1)		_____ %	_____ %
Club Savings(1)		_____ %	_____ %
Tiered Money Market Checking(1)(3)	\$0.00 - \$999.99	_____ % - _____ %	_____ %
	\$1,000.00 - \$4,999.99	_____ % - _____ %	_____ %
	\$5,000.00 - \$9,999.99	_____ % - _____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ % - _____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ % - _____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ % - _____ %	_____ %
Arizona Checking(1)		_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of \_\_\_\_\_. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

(3) Only the funds that comprise each tier will earn the rate for that tier.

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Term Share Certificate(4)	\$ _____	3 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	30 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %
IRA Term Share Certificate(4)	\$ _____	3 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	30 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %

(4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (844) 663-2928.

## Schedule of Fees and Charges

### Monthly Maintenance Fees

Arizona Checking .....	\$7.00 per month
Premium Checking .....	\$12.00 per month
Student Checking (5).....	\$6.00 per month
Your Savings Account (waived if you consent to receive your statements electronically).....	\$5.00 per month
Money Market .....	\$10.00 per month

### Debit Card Fees

Non-Proprietary ATM Withdrawal (5 <sup>th</sup> & subsequent) .....	\$1.00 per transaction
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### Overdraft & Returned Item Fees

Courtesy Pay – Paid Item .....	\$35.00 per item
Non-Sufficient Funds (NSF) .....	\$35.00 per item
Overdraft Source – Transfer Fee .....	\$5.00 per item
Returned Deposited Item .....	\$15.00 per item

### Inactivity Fee

Checking Accounts (after no activity for 5 months).....	\$7.00 per month
Savings Accounts (after no activity for 6 months, no products other than a savings account, and for account holders 18 years of age or older with a balance less than \$500.00).....	\$7.00 per month

### Excessive Transfer Fee

Transfers from Savings (7 <sup>th</sup> & subsequent each month).....	\$7.00 each
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## Schedule of Fees and Charges (continued)

### Other Service Fees

Abandoned Property .....	\$100.00
Account Reconciliation (1/4 hour minimum) .....	\$15.00 per hour
Account Research (1/4 hour minimum) .....	\$15.00 per hour
Check Printing .....	Varies
Collection (domestic) .....	\$7.50 per item
Collection (foreign) .....	Varies
Deposit Verification .....	\$10.00 each
Legal Action (levy, garnishment, etc.) .....	\$100.00
Official Check .....	\$5.00 per item
Bad Address .....	\$10.00 per month
Outgoing Domestic Wire Transfer .....	\$20.00 per wire
Outgoing Foreign Wire Transfer (U.S. currency) .....	\$60.00 per wire
Outgoing Foreign Wire Transfer (foreign currency) .....	\$50.00 per wire
Incoming Domestic Wire Transfer .....	\$10.00 per wire
Incoming Foreign Wire Transfer (U.S. currency) .....	\$10.00 per wire

### Online Banking Fees

Bill Payment (non-sufficient funds) .....	\$35.00 per item
Bill Payment (expedited payment via check) .....	\$25.00 per payment
Bill Payment (expedited payment via electronic transfer) .....	\$5.00 per payment
Inbound Funds Transfer – Next Day Premium (3 <sup>rd</sup> & subsequent each month) .....	\$3.00 each
Outbound Funds Transfer – Next Day Premium .....	\$10.00 each
Outbound Funds Transfer – Three Day Standard .....	\$8.00 each
Request Money .....	\$0.50 per request
Request Money Payment .....	\$1.00 per payment
POP Money – Next Day Delivery .....	\$8.00 each

(5) Waived for the first five years account is open, and subsequently each month thereafter when you maintain a minimum monthly direct deposit equal to \$100.00 or more.