Ascentra credit union

Rate Schedule

Effective Date May 1, 2012

Submit

Account Type	Dividend Rate	Annual Percentage Yield	Dividend Period	Minimum to Open	Minimum to earn Dividends	Minimum Balance to Avoid Service Fee
Base Share Account	0.20%	0.20%	Monthly	$5.00	$100.00	-
Simply Business Checking	0.15%	0.15%	Monthly	$5.00	$1,000.00	-
Simply Non Profit Ckg.	0.15%	0.15%	Monthly	$5.00	$2,000.00	-
Investor's Choice Account * Tier 1	0.40%	0.40%	Monthly	$10,000.00	$10,000.00	$10,000.00
Tier 2	0.45%	0.45%			$25,000.00	-
Tier 3	0.50%	0.50%			$50,000.00	-
Tier 4	0.55%	0.55%			$75,000.00	-
Tier 5	0.75%	0.75%			$100,000.00	-
Money Market Account Tier 1	0.25%	0.25%	Monthly	$1,000.00	$1,000.00	-
Tier 2	0.30%	0.30%			$10,000.00	-
Tier 3	0.35%	0.35%			$25,000.00	-
Tier 4	0.40%	0.40%			$50,000.00	-
Tier 5	0.45%	0.45%			$75,000.00	-
Tier 6	0.60%	0.60%			$100,000.00	-

Service Fee on Investor's Choice if minimum daily balance not met - $10.00 plus tax.

* Transaction Limits apply

See reverse side for additional terms and conditions.

TRUTH-IN-SAVINGS DISCLOSURE

Except as specifically described in the Account Rate Schedule and Fee Schedule this disclosure applies to the following accounts: Base Share, Money Market, Investor's Choice, Simply Business Checking and Simply Non Profit Checking.

1. Rate Information: The dividend rate and annual percentage yield on your accounts are set forth on the Account Rate Schedule. The above listed accounts are considered variable rate accounts. The rate may change after the account is opened.

2. Tiered Rates: The Money Market and the Investor's Choice accounts are tiered rate accounts. Once a particular range is met based on the account balance, the dividend rate and annual percentage yield for that tier will apply to the full balance in that account.

3. Nature of Dividends: Dividends are paid from current income and available earnings after required transfer to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

4. Compounding and Crediting: Dividends will be compounded and credited monthly. For example: the beginning date of the first dividend period is January 1 and the ending date of such period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the date the dividend is paid. If you close your account before accrued dividends have been credited, you will not receive the accrued dividends.

5. Minimum balance requirements: Refer to the Rate Schedule for the minimum balance to open an account, any required minimum to avoid a service fee and any minimum balance required to earn the stated APY.

6. 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 dividend 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.

7. Accrual of Dividends: Dividends begin to accrue on the business day you deposit noncash items (e.g. checks) to your account.

8. Fees and Charges: Fees and charges may be assessed against your account as set forth in the Fee Schedule. The entire balance in your account may not be available for withdrawal, transfer or draft payment. You may consult the Funds Availability Policy for information regarding availability of funds. Funds may be made unavailable if they are held as a pre-authorization for a debit or ATM card transaction.

9. Transaction Limitations: For Investor's Choice accounts you may make no more than six transfers or withdrawals per month. An excessive withdrawal fee of $5.00 will be charged for each withdrawal or transfer in excess of six during a month. Under no circumstance may you make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction and no more than three may be done by check clearing.

10. Par Value of Shares: The par value of a regular share in Ascentra Credit Union is $5.00. You must maintain a balance of at least the value of one share in a Base Share account to be a member of the credit union and use its services.

11. National Credit Union Share Insurance Fund: Member accounts in Ascentra Credit Union are federally insured by the National Credit Union Share Insurance Fund.

13. Other Terms and Conditions: This Truth-in-Savings Disclosure is a supplement to the Membership and Account Agreement as well as the Account Rate Schedule, Fee Schedule, Electronic Funds Transfer Disclosure, Funds Availability Disclosure and Privacy Policy.

FEE SCHEDULE

Effective February 1, 2012

Share Account & General Fees

Inactivity Fee- $5.00 per month charge after 12 months with no activity in the account and the balance in the account (combined shares & loans) is $500.00 or less. Activity includes deposit or withdrawal from share accounts, new loans, loan advances or loan payments. Accounts that have no activity for 12 months or longer and balances of $5.00 or less will be closed. Not applicable to members under the age of 18.

Return Mail Fee - $5.00 per item when returned as non-deliverable or with address correction. After 6 months of having undeliverable mail or when the account balance reaches $5, the account will be placed in the Escheat Processing Account in preparation for submission to the state.

Escheat Processing Account Fee - $5.00 per month per account.

Garnishment - Judgment - Legal Orders - $25.00 per incident.

Notary Service - No charge.

Incoming Fax - $1.00 per page. Outgoing fax - $4.00 first page, $1 each additional.

Wire Transfer - Incoming - $15.00, Outgoing Domestic - $25.00, Outgoing Foreign - $46.25 Vigo - Varies
(sales tax applies if transaction affects checking account)

Membership terminated and reopened within six months - $25.00.

Photocopy - Black - $0.25 per page, Color - $2.00 per page.

Transaction Receipts Mailed - $1.00 per transaction.

Account Research / Reconciliation - $30.00 per hour.

Statement copy - Cleared draft copy - $5.00 each. Recent history print out (max 3 months back) - $1.00 per page.

Returned Deposit Items - $10.00 per item if no overdraft results, $27.50 if account is negative.

Cashier's Check - $2.00 per check, $3.00 if mailed. Free if ordered through SARA 24-hour TeleService.

Coin counting - 5% of amount counted for amounts over $500.

Debit Origination Fees - $20 each for one time origination, no-charge for recurring set up. $20 fee for changes to recurring origination.
Returned debit origination items - $27.50.

Safe Deposit Box Fees -

Annual Fees based on box size.
2x5 - $20 3x5 - $25 5x5 - $35 3x10 - $40 5x10 - $50 10x10 - $80
Lost/Replacement Key - $25 when drilling is not needed.
Drilling of Boxes - Actual cost of drilling plus $25.00 fee.

Checking Accounts & EFT Fees

Simply Business - A $10.00 monthly service fee will be charged. This charge may be reduced by $5.00 if E-statement option is selected and we have a valid e-mail address on record. This account allows for 20 free check clearings per month - each additional check clearing will be assessed a $0.15 charge. 50 deposit items (checks) are allowed without charge per month. Additional deposit items will be $0.20 per item. Overdraft Protection and Courtesy pay are offered on this account. Limited cash services are provided at not charge.

Simply Non-Profit Checking - A $5.00 monthly service fee will be charged. This charge may be reduced by $5.00 if E-statement option is selected and we have a valid e-mail address on record. This accounts allows for 30 free check clearings per month - each additional check clearing will be assessed a $0.10 charge. 100 deposit items (checks) are allowed without charge per month. Additional items will be $0.10 per item. Overdraft Protection is offered on this account. Limited cash services are provided at no charge.

All Checking Accounts and EFT Transactions

Overdraft / Non-sufficient Funds/Returned Item/Courtesy Pay item - $27.50
Stop payment - $27.50 per request.
Share Draft Printing - Prices vary depending on style of checks.
Replacement Card (ATM/Debit) - $10.00
Rushed Card - $30.00
ATM Withdrawals/Transfers/Inquiries - Free at Ascentra owned machines. Five foreign (non-Ascentra owned machines) transactions per month. $1.00 each thereafter.
* Sales tax applies to non-penalty related fees when the fee transaction is conducted on a checking account.

Ascentra Credit Union
Office Locations

1710 Grant Street
Bettendorf, IA 52722-0019
Phone: (563) 355-0152
Fax: (563) 355-5536
Toll Free Number: (800) 426-5241

1710 West 3rd Street
Davenport, IA

1515 West 53rd Street
Davenport, IA

2419 Park Avenue
Muscatine, IA

3005 7th Street
Moline, IL

1116 S 14th Street
Clinton, IA

1702 N 2nd Street
Clinton, IA

949 Mississippi View Court
Le Claire, IA

ATM Locations
1738 Grant Street
Bettendorf, IA

1710 West 3rd Street
Davenport, IA

1515 West 53rd Street
Davenport, IA

2419 Park Avenue
Muscatine, IA

3005 7th Street
Moline, IL

Alcoa Davenport Works Plant
4879 State Street
Bettendorf, IA

1116 S 14th Street
Clinton, IA

1702 N 2nd Street
Clinton, IA

Inside Wal-Mart
Clinton, IA

949 Mississippi View Court
Le Claire, IA

Ascentra
credit union

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency