

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 or Interest Rates for each Account are shown below.

New Account **Request for Information**

	EFFECTIVE DATE:		
Account Type	FIXED RATE		
	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Savings(1)	\$1,000.00 - \$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	_____ %	_____ %
<input type="checkbox"/> Special Savings(1)	\$1,000.00 - \$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	_____ %	_____ %
<input type="checkbox"/> Escrow(1)	\$1,000.00 - \$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	_____ %	_____ %
<input type="checkbox"/> Miscellaneous Club(1)	\$1,000.00 - \$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	_____ %	_____ %
<input type="checkbox"/> Christmas Club(2)	\$1,000.00 - \$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	_____ %	_____ %
<input type="checkbox"/> Kids Club(1)	\$5.00 - \$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	_____ %	_____ %
<input type="checkbox"/> Funds Manager(1)	\$1,000.00 - \$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	_____ %	_____ %
<input type="checkbox"/> IRA Savings(1)	\$1,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> My Smart Checking(1) (2)	\$0.01 - \$10,000.00	_____ %	_____ %
	\$10,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Checking(1) (2)	\$0.01 - \$10,000.00	_____ %	_____ %
	\$10,000.01 & Greater	_____ %	_____ %

Account Type	FIXED RATE CERTIFICATES			
	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Share Certificate(1)	\$ _____	3 month	_____ %	_____ %
	\$ _____	6 month	_____ %	_____ %
	\$ _____	12 month	_____ %	_____ %
	\$ _____	18 month	_____ %	_____ %
	\$ _____	24 month	_____ %	_____ %
	\$ _____	30 month	_____ %	_____ %
	\$ _____	36 month	_____ %	_____ %
	\$ _____	48 month	_____ %	_____ %
	\$ _____	60 month	_____ %	_____ %
<input type="checkbox"/> Payroll Certificate(1)	\$ _____	___ month	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days. The Interest Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (260) 432-3433.

(2) Only the Funds that comprise each tier earn the rate for that tier.