

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 | | | ANNUAL PERCENTAGE YIELD |
|---|------------------------------|-----------|---------------|-------------------------|
| | MINIMUM BALANCE REQUIREMENTS | TERM | DIVIDEND RATE | |
| <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.