

This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your Savings, Share Draft Checking, and Certificate Accounts at Premier Members Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Account Contract.

## 1. Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance To Avoid Fee	Dividends Compounded & Credited	Dividend Period
3/1/2012							
<b>Share Savings Account</b> Individual	0.05%	0.05%	\$5	\$5	None	Monthly	Monthly
<b>Holiday Club Savings Account</b>	0.05%	0.05%		\$1	None	Monthly	Monthly
<b>IRA Share Savings Account</b>	0.05%	0.05%				Monthly	Monthly
<b>Basic Checking</b>	--	--	\$50	None	None	n/a	n/a
<b>Premier Edge Checking</b>	--	--	\$50	None	None	n/a	n/a
<b>Choice Checking</b> Less than \$24,999.99 \$25,000.00 and above	0.00% 0.00%	0.00% 0.00%	\$50	\$1	\$500 or \$250.00 or greater direct deposit or \$8.00 service fee	Monthly	Monthly
<b>Executive Checking</b> \$0.00-\$9,999.99 \$10,000.00-\$24,999.99 \$25,000.00-\$99,999.99 \$100,000.00 and over	0.00% 0.15% 0.20% 0.25%	0.00% 0.00%- 0.09% 0.09%- 0.17% 0.17%- 0.25%	\$10,000	\$1	\$10,000 to avoid \$20.00 service fee	Monthly	Monthly
<b>Premier Platinum Checking</b> *Age 50 or better Less and \$24,999.99 Above \$25,000.00	0.00% 0.00%	0.00% 0.00%	\$50	\$1	None	Monthly	Monthly
<b>HSA Checking</b>	0.00%	0.00%	\$50	\$1	None	Monthly	Monthly
<b>Money Market Account</b> \$0.00-\$999.99 \$1,000.00-\$9,999.99 \$10,000.00-\$24,999.99 \$25,000.00 and above	0.00% 0.05% 0.15% 0.20%	0.00% 0.05% 0.15% 0.20%	\$5	\$5	None	Monthly	Monthly
<b>Fast Track Time Savings</b> 6 month 18 month	* 0.15% 0.55%	* 0.15% 0.55%	\$100/Required in automatic monthly deposits of \$50 (\$25 for ages 18 and under.)	\$100.00	None	Monthly	Monthly

\* Rate & \*APY are subject to change at any time during term. Rate changes are solely within the discretion of the board of directors. Dividends earned at current disclosed rate.

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<b>Share Certificate</b>							
4 Month	0.05%	0.05%					
6 Month	0.20%	0.20%	\$1,000	\$1,000			
12 Month	0.40%	0.40%	\$1,000	\$1,000			
18 Month	0.50%	0.50%	\$1,000	\$1,000	None	Monthly	Monthly
24 Month	0.60%	0.60%	\$1,000	\$1,000			
36 Month	0.90%	0.90%	\$1,000	\$1,000			
48 Month	1.20%	1.21%	\$1,000	\$1,000			
60 Month	1.40%	1.41%	\$1,000	\$1,000			
<b>IRA Share Certificate</b>							
12 Months	0.40%	0.40%	\$500	\$500	None	Monthly	Monthly
24 Months	0.70%	0.70%					
48 Months	1.30%	1.31%					
<b>Premier IRA Money Market</b>							
\$0.00-\$999.99	0.00%	0.00%					
\$1,000.00-\$9,999.99	0.05%	0.05%	\$5	\$5	None	Monthly	Monthly
\$10,000.00-\$24,999.99	0.15%	0.15%					
\$25,000.00 and above	0.20%	0.20%					
<b>Jumbo Share Certificate</b>							
90-179 Days	0.15%	0.15%					
180-269 Days	0.30%	0.30%					
270-365 Days	0.50%	0.50%	\$50,000	\$50,000		Monthly	Monthly
24 Months	0.70%	0.70%					
36 Months	1.00%	1.00%					
48 Months	1.30%	1.31%					
60 Months	1.50%	1.51%					

## Business Accounts

Effective Date	Dividend Rate	Annual Percentage Rate	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
3/1/2012							
<b>Business Share Savings Account</b>	0.05%	0.05%	\$5	\$5		Monthly	Monthly
<b>Small Business Account</b>	--	--	\$100	None	Over 150 items (Excluding Electronic Items) \$.30 cents each additional item	n/a	n/a
<b>Business Plus Account</b>	--	--	\$100	None	Monthly Service Fee \$10.00 Each Processed Debit \$.15 Each item deposited \$.10	n/a	n/a
<b>Business Executive Checking</b>	0.05%	0.05%	\$100	\$5,000	\$5,000 to avoid \$20.00 service fee Maximum 150 items/mo \$.30 Each Additional Item	Monthly	Monthly

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<b>Business Money Market Account</b>							
\$0.00-\$999.99	0.00%	0.00%	\$5	\$5		Monthly	Monthly
\$1,000.00-\$9,999.99	0.05%	0.05%					
\$10,000.00-\$24,999.99	0.15%	0.15%					
\$25,000.00 and above	0.20%	0.20%					

## 2. Truth-In-Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts:

### a. Rate Information.

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Certain Checking and Money Market accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply only to the portion of the account balance that is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

### b. Nature of Dividends.

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth above are the rates and yields for the last dividend period as set forth above.

### c. Compounding and Crediting.

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### d. Accrual of Dividends.

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

### e. Balance Information.

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### f. Account Limitations.

For Money Market Accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three of these six transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For a Holiday Club account, you have the option of choosing one of the following when setting up the account: on or after November 1<sup>st</sup>, (1) you may request transferring funds to your share or share draft account; (2) funds may remain in the Holiday Club Account.

### g. Health Savings Account Information.

Annual contributions made to HSA checking may not exceed the limit established by law. All transactions posted to the HSA will be reported to the IRS as current year, normal distributions or regular contributions. Any request for prior year contributions, direct transfer or rollover of funds must be in writing to a Premier Members FCU representative. Per IRS Ruling; Overdrawing HSA accounts is prohibited and disqualifies the account, including all previous and future contributions and distributions within the year of the overdraw. Taxes and penalties may still apply. PMFCU will not pay check or ACH transactions that will overdraw the account.

### h. Certificate Account Features.

**i. Account Limitations.** After your account is opened, you may not make additional deposits to a Certificate account.

**ii. Maturity.** Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

**iii. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.

**(1) Amount of Penalty.** The amount of the early withdrawal penalty is 90 days dividends calculated on the amount withdrawn. If your account has an original maturity of one (1) year or less but more than ninety (90) days: Equal to ninety (90) days dividends on the amount withdrawn subject to penalty. If your account has an original maturity of more than one (1) year: Equal to 180 days dividends on the amount withdrawn subject to penalty. If your account has an original maturity of less than ninety (90) days: Equal to all dividends earned. We may impose a penalty of seven (7) days dividends, on the amount withdrawn subject to penalty if the withdrawal is made within the first six (6) days after the deposit.

**(2) How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

**(3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**iv. Renewal Policy.** Certificate accounts are automatically renewable accounts, unless Certificate is a special promotion and set for a non-renewal. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**v. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

### 3. Fee Schedule

#### Checking Account Fees

NSF Items (Checks/ACH/Bill Payment) (Paid or Unpaid) .....	\$35.00
Stop Payment (Check/ACH/Bill Payment) .....	\$35.00
Courtesy Pay/Negative Balance .....	\$35.00
Return Item (Check/ACH/Bill Payment) .....	\$35.00
Return Deposit .....	\$10.00
Skip-a-Payment .....	\$25.00
Overdraft Protection from Shares .....	None
Check-by-Phone Convenience .....	\$10.00
Check Order .....	Varies
Coin/Currency Minimum Orders (*Must Be Ordered One (1) Day in Advance) .....	\$2.00 or 5%
Chargeback .....	\$5.00
Online Monthly Billpay (Free with e-Statement) .....	\$4.95
Garnishment and Levies .....	\$50.00
Wire/Western Union Wire .....	\$20.00
International Wire Transfers .....	\$50.00
International ACH Transfer Mexico .....	\$20.00
Collection Items .....	\$20.00
Inactive Monthly Account (Over One (1) Year) (Members Over 18 Years of Age) .....	\$5.00
Escheat .....	\$50.00
Notary Services and Copies/page .....	\$2.00
Official Checks .....	\$2.00
*Coin Machine .....	None
Return Mail .....	\$5.00
Document Research/hour .....	\$25.00
Attorney .....	At Cost
Third Party Check Cashing .....	\$3.00
Overnight Mail Delivery .....	At Cost
Verification of Deposit .....	\$10.00

\*Non Members May Pay Fees for Services

#### VISA/ATM Service Fees

Visa Gift Card .....	\$3.00
Visa Debit Card Annual .....	None
Card Replacement .....	\$10.00
Rush Card Reorder .....	35.00
Visa Sales Draft Copy .....	\$12.00
Card Instant Issue .....	None
PIN Reissue .....	None

Foreign Currency Conversion	
US Currency .....	0.80%
Non US Currency .....	1.00%

#### Safe Deposit Box Annual Fees

3 x 5 .....	\$30.00
5 x 5 .....	\$35.00
3 x 10 .....	\$50.00
5 x 10 .....	\$60.00
6 x 10 .....	\$70.00
9 x 10 .....	\$100.00
10 x 10 .....	\$100.00

Re-Keying and Drilled Box Fee  
(Available at North Longmont, Boulder, Westminster,  
Broomfield and Firestone Locations) ..... \$200.00

#### Business Services Products

##### Cash Management Services

Online Cash Management ..... \$9.95 per month-  
administrative roll

Online Cash Management  
(Wires/ACH\*/ACH Tax\*\*) ..... \$19.95/month single product/  
\$29.95/month two products

Federal Tax Payment ..... \$1.25 per batch

ARP Account Reconciliation only ..... \$25.95/month additional

Positive Pay option ..... \$35.95/month additional

QuickBooks Webconnect ..... Free  
Versions 2007 and greater

\*ACH transactions must be received by 4:00 pm for same day  
processing

\*\*ACH Tax transactions must be submitted by 1:00 pm for same  
day processing

##### Remote Deposit\*

Initial Setup Fee ..... \$25.00

Monthly Fee ..... \$39.95

Terminal Purchase Cost ..... Varies (Dependant on the  
type/brand/speed of the terminal)

Terminal Rental Fee ..... \$50.00/month

Next Day Replacement Service Fee ..... \$15.00/month

\* Deposits must be done by 4:00 pm.

##### Small Business Finance Works

Billing Manager..... \$9.95

Merchant Service ..... \$10.95+0.30/per trans+ 2.9% fee

My Deposit ..... \$4.95 + \$0.30 per check

My Corporation..... Varies dependant on services