

This Rate Schedule sets forth current conditions, rates, fees, and charges applicable to your Savings, Checking, and Share Certificate Accounts at **LIGHTHOUSE COMMUNITY CREDIT UNION** at this time. The Credit Union may offer other rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate Schedule and acknowledges that it is a part of the Account Agreement.

**Rates Effective: November 9, 2018**

Account Type	Dividend Rate	APY*	Minimum Opening Balance	Minimum Required Balance	Minimum Balance Req'd to Earn Stated APY*	Dividend Compounded & Credited	Dividend Period	
<b>Regular Share (Savings)</b>	\$25	0.10%	0.10%	\$25.00	\$25.00	\$25.00	Quarterly	Quarterly
<b>Share Draft (Checking)</b>	\$500	0.00%	0.00%	\$25.00	None	\$500.00	Quarterly	Quarterly
<b>Youth Savings</b>	\$5	0.25%	0.25%	\$5.00	\$5.00	\$5.00	Quarterly	Quarterly
<b>IRA Savings</b>	\$100	0.25%	0.25%	\$100.00	\$100.00	\$100.00	Quarterly	Quarterly
<b>Holiday &amp; Vacation Club</b>		0.25%	0.25%	\$1.00	None	\$1.00	Quarterly	Quarterly
<b>Money Tree</b>								
	\$1,000-\$9,999	0.10%	0.10%	\$1,000.00	\$1,000.00	\$1,000.00	Monthly	Monthly
	\$10,000-\$49,999	0.20%	0.20%	\$1,000.00	\$1,000.00	\$10,000.00	Monthly	Monthly
	\$50,000 & over	0.20%	0.20%	\$1,000.00	\$1,000.00	\$50,000.00	Monthly	Monthly
<b>Share Certificates</b>								
	3 Months	0.45%	0.45%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	6 Months	0.60%	0.60%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	9 Months	0.60%	0.60%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	12 Months	1.15%	1.16%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	18 Months	1.20%	1.20%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	24 Months	1.50%	1.51%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	36 Months	1.85%	1.86%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	48 months	1.85%	1.86%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	60 months	2.50%	2.52%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
<b>Youth Certificates</b>								
	9 Months	0.55%	0.55%	\$500.00	\$500.00	\$500.00	Quarterly	Quarterly
	12 Months	0.95%	0.95%	\$500.00	\$500.00	\$500.00	Quarterly	Quarterly
<b>IRA Share Certificates</b>								
	3 Months	0.45%	0.45%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	12 Months	0.95%	0.95%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	18 Months	0.95%	0.95%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	24 Months	1.25%	1.26%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	60 months	2.10%	2.12%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly

\*APY Annual Percentage Yield

## **Truth-in-Savings Disclosure**

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

**Rate Information** - The Dividend Rate and Annual Percentage on your Share Savings and Checking Accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. For dividend bearing accounts, the Dividend Rate may change monthly as determined by the Board of Directors. For Share Certificates and IRA Certificates, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account.

**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 disclosed are the anticipated Rate and Yield the Credit Union will pay for the applicable dividend period.

**Compounding & Crediting** - Dividends will be compounded and credited as set forth above. The Dividend Period for Money Tree accounts begins on the first calendar day of the month and ends on the last calendar day. For all other dividend bearing accounts, except Holiday & Vacation Club accounts, dividend period begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.

**Accrual of Dividends** - Dividends will begin to accrue on cash deposits, and noncash deposits (checks and electronic) on the business day you make the deposit to your account.

**Balance Information** - The minimum opening balance required for each account is set forth above. The minimum monthly balance required to earn dividends is set forth above. For dividend bearing accounts, dividends are calculated by the average daily balance method where the credit union adds the full amount of principal in the account each day of the period, and divides that figure by the number of days in the period, and applies the periodic rate to the result.

**Transaction Limitations** - For Money Tree accounts, no more than six (6) preauthorized, automatic, phone, or computer 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 (3) of these six (6) 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 Holiday Club accounts withdrawals are subject to a \$1 fee.

**Share Certificates** - Your account will mature within the term set on the Rate Schedule provided at account opening or maturity date on your Certificate Receipt or Maturity Notice. Share Certificates are subject to a withdrawal penalty of up to 90 days worth of interest if withdrawn before the maturity date. A penalty will not be imposed when a Share Certificate is paid prior to maturity when a) an owner dies or is determined to be legally incompetent, b) where the Share Certificate is an Individual Retirement Account (IRA), c) where the Share Certificate is an IRA and the owner attains age 59-1/2 or becomes disabled, and d) where a time deposit is withdrawn within a seven (7) day grace period after the maturity date.

**Renewal Policy** - Accounts are automatically renewable accounts. Upon maturity, accounts automatically renew for the same term unless otherwise noted.

**The rates appearing on this schedule are accurate and effective as of the date indicated on Page 1  
If you should have any questions, please do not hesitate to call Lighthouse Community Credit Union at 360.694.8329  
• 800.694.8329**

