

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 Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
Regular Share(1)(2)	\$0.00 - \$1,999.00	<u>.05 %</u>	<u>.05 %</u>
	\$1,999.01 - \$3,999.00	<u>.05 %</u>	<u>.05 %</u>
	\$3,999.01 - \$39,999.00	<u>.15 %</u>	<u>.15 %</u>
	\$39,999.01 & Greater	<u>.25 %</u>	<u>.25 %</u>
Special Savings(1)(2)	\$0.00 - \$1,999.00	<u>.05 %</u>	<u>.05 %</u>
	\$1,999.01 - \$3,999.00	<u>.05 %</u>	<u>.05 %</u>
	\$3,999.01 - \$39,999.00	<u>.15 %</u>	<u>.15 %</u>
	\$39,999.01 & Greater	<u>.25 %</u>	<u>.25 %</u>
IRA Club(1)		<u>.30 %</u>	<u>.30 %</u>
Christmas Club(1)(2)	\$0.00 - \$1,999.00	<u>.10 %</u>	<u>.10 %</u>
	\$1,999.01 - \$3,999.00	<u>.10 %</u>	<u>.10 %</u>
	\$3,999.01 - \$39,999.00	<u>.20 %</u>	<u>.20 %</u>
	\$39,999.01 & Greater	<u>.25 %</u>	<u>.25 %</u>
Kirby Kangaroo Kids(1)(2)	\$0.00 - \$1,999.00	<u>.05 %</u>	<u>.05 %</u>
	\$1,999.01 - \$3,999.00	<u>.05 %</u>	<u>.05 %</u>
	\$3,999.01 - \$39,999.00	<u>.15 %</u>	<u>.15 %</u>
	\$39,999.01 & Greater	<u>.25 %</u>	<u>.25 %</u>
Kasasa Saver Share(1)(2)	Less than \$25,000.00	<u>1.01 %</u>	<u> % </u>
	\$25,000.00 & Greater	<u>.40 %</u>	<u>.40 % - 1.01 %</u>
Kasasa Tunes Checking(1)		<u>.01 %</u>	<u>.01 %</u>
Kasasa Cash Checking(1)(3)	Less than \$50,000.00	<u>2.03 %</u>	<u>2.05 %</u>
	\$50,000.01 & Greater	<u>.30 %</u>	<u>.30 %</u>
Zia Basic Checking(1)(2)	\$0.00 - \$3,999.00	<u>.01 %</u>	<u>.01 %</u>
	\$3,999.01 - \$9,999.00	<u>.01 %</u>	<u>.01 %</u>
	\$9,999.01 - \$19,999.00	<u>.05 %</u>	<u>.05 %</u>
	\$19,999.01 - \$39,999.00	<u>.05 %</u>	<u>.05 %</u>
	\$39,999.01 & Greater	<u>.10 %</u>	<u>.10 %</u>

Account Type	FIXED RATE				
	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	
Share Certificates(4)	\$ 1,000.00	90 Days	.50 %	.50 %	
	\$ 1,000.00	180 Days	.55 %	.55 %	
	\$ 1,000.00	12 Months	1.00 %	1.01 %	
	\$ 1,000.00	18 Months	1.10 %	1.11 %	
	\$ 1,000.00	24 Months	1.20 %	1.21 %	
	\$ 1,000.00	30 Months	1.20 %	1.21 %	
	\$ 1,000.00	36 Months	1.25 %	1.26 %	
	\$ 1,000.00	48 Months	1.35 %	1.36 %	
	\$ 1,000.00	60 Months	1.45 %	1.46 %	
	\$ 10,000.00	90 Days	.55 %	.55 %	
	\$ 10,000.00	180 Days	.55 %	.55 %	
	\$ 10,000.00	12 Months	1.15 %	1.16 %	
	\$ 10,000.00	18 Months	1.20 %	1.21 %	
	\$ 10,000.00	24 Months	1.25 %	1.26 %	
	\$ 10,000.00	30 Months	1.25 %	1.26 %	
	\$ 10,000.00	36 Months	1.35 %	1.36 %	
	\$ 10,000.00	48 Months	1.45 %	1.46 %	
	\$ 10,000.00	60 Months	1.55 %	1.56 %	
	\$ 95,000.00	90 Days	.55 %	.55 %	
	\$ 95,000.00	180 Days	.65 %	.65 %	
	\$ 95,000.00	12 Months	1.20 %	1.21 %	
	\$ 95,000.00	18 Months	1.20 %	1.21 %	
	\$ 95,000.00	24 Months	1.30 %	1.31 %	
	\$ 95,000.00	30 Months	1.30 %	1.31 %	
	\$ 95,000.00	36 Months	1.45 %	1.46 %	
	\$ 95,000.00	48 Months	1.55 %	1.56 %	
	\$ 95,000.00	60 Months	1.65 %	1.66 %	
	IRA Share Certificates(4)	\$ 1,000.00	90 Days	.50 %	.50 %
		\$ 1,000.00	180 Days	.55 %	.55 %
		\$ 1,000.00	12 Months	1.00 %	1.01 %
		\$ 1,000.00	18 Months	1.10 %	1.11 %
		\$ 1,000.00	24 Months	1.20 %	1.21 %
		\$ 1,000.00	30 Months	1.20 %	1.21 %
		\$ 1,000.00	36 Months	1.25 %	1.26 %
		\$ 1,000.00	48 Months	1.35 %	1.36 %
		\$ 1,000.00	60 Months	1.45 %	1.46 %
\$ 10,000.00		90 Days	.55 %	.55 %	
\$ 10,000.00		180 Days	.55 %	.55 %	
\$ 10,000.00		12 Months	1.15 %	1.16 %	
\$ 10,000.00		18 Months	1.20 %	1.21 %	
\$ 10,000.00		24 Months	1.25 %	1.26 %	
\$ 10,000.00		30 Months	1.25 %	1.26 %	
\$ 10,000.00		36 Months	1.35 %	1.36 %	
\$ 10,000.00		48 Months	1.45 %	1.46 %	
\$ 10,000.00		60 Months	1.55 %	1.56 %	
\$ 95,000.00		90 Days	.55 %	.55 %	
\$ 95,000.00		180 Days	.65 %	.65 %	
\$ 95,000.00		12 Months	1.20 %	1.21 %	
\$ 95,000.00		18 Months	1.20 %	1.21 %	
\$ 95,000.00		24 Months	1.30 %	1.31 %	
\$ 95,000.00		30 Months	1.30 %	1.31 %	
\$ 95,000.00		36 Months	1.45 %	1.46 %	
\$ 95,000.00		48 Months	1.55 %	1.56 %	
\$ 95,000.00		60 Months	1.65 %	1.66 %	

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of October 1, 2019. The Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

(3) Only the funds that comprise each tier will earn the rate for such tier.

(4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more Copyright Oak Tree Business Systems, Inc., 2014-2019. All Rights Reserved.

Schedule of Fees and Charges

ITEM	FEE
Account Below Par Share	\$5.00 per month
Cashier's Check	\$3.00 per check
Check Copy (after 90 days)	\$3.00 per check
Christmas Club Account Early Withdrawal ¹	\$5.00
Domestic Wire Transfer – Incoming	No charge
Domestic Wire Transfer – Outgoing	\$15.00 per transfer
Dormant Account Fee	\$5.00 each month
Early Membership Closure	\$12.50
Gift Card	\$2.50 each
Money Order	\$2.00 each
Monthly Service Fee – Zia Basic Checking ²	\$1.50 each month
Non-CU Anytime ("Foreign") ATM Transaction	\$1.50 each
Overdraft / Non-Sufficient Funds (NSF) Fee ³	\$35.00 per item
Replacement ATM/Debit Card	\$5.00 per card
Research	\$15.00 per hour
Returned Deposit Item Fee	\$15.00 per item
Returned Mail Fee	\$5.00 each month
Stop Payment	\$30.00 per request
Temporary Checks	\$1.00 per page
Third-Party Check Cashing	\$5.00 per check
Western Union Wire – Outgoing	\$10.00 per transfer

1. If withdrawal occurs during the period of February 1st – October 31st.
2. Waived in each month in which you elect to receive your statements electronically.
3. Refer to the provision titled "Overdraft Balance Calculation" provided in the separate Agreement And Disclosures document for additional information.