

Rate and Fee Disclosures

Consumer



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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your saving, checking, and certificate accounts at Leaders 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 Deposit Account Agreement.

Rate and Fee Disclosure for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Fee	Dividends Compounded and Credited	Dividend Period
01/01/12							
Prime Share Accounts							
\$0.00 - \$24.99	none	0.00%					
\$25.00 - \$2,499.99	0.10%	0.10%	\$25.00	\$25.00		Quarterly	Quarter
\$2,500.00 - \$4,999.99	0.10%	0.10%					
\$5,000.00 and over	0.20%	0.20%					
Side Share Accounts							
\$0.00 - \$24.99	none	0.00%					
\$25.00 - \$2,499.99	0.10%	0.10%		\$25.00		Quarterly	Quarter
\$2,500.00 - \$4,999.99	0.10%	0.10%					
\$5,000.00 and over	0.20%	0.20%					
Christmas/Vacation Account	0.50%	0.50%		--		Quarterly	Quarter
Starter Saver							
\$0.00 - \$499.99	0.00%	0.00%	\$500.00	\$500.00		Quarterly	Quarter
\$500.00 and over	0.20%	0.20%					
Platinum Shares Account							
\$999.99 and below	none	0.00%					
\$1,000.00 - \$4,999.99	0.50%	0.50%	\$5,000.00	\$1,000.00		Quarterly	Quarter
\$5,000.00 - \$9,999.99	0.60%	0.60%					
\$10,000.00 and over	0.80%	0.80%					
Rate-Flex Share Account							
\$0.00 - \$999.99	none	0.00%					
\$1,000.00 - \$24,999.99	0.50%	0.50%		\$1,000.00		Monthly	Month
\$25,000.00 - \$49,999.99	0.60%	0.60%					
\$50,000.00 and over	0.80%	0.81%					
Premier Checking							
\$0.00 - \$999.99	none	none	\$1,000.00	\$1,000.00		Monthly	Month
\$1,000.00 and over	0.30%	0.30%					
Premier Plus Checking							
\$0.00 - \$999.99	none	0.00%	\$1,000.00	\$1,000.00		Monthly	Month
\$1,000.00 - \$9,999.99	0.40%	0.40%					
\$10,000.00 and over	0.50%	0.50%					
Share IRA	0.50%	0.50%		--		Quarterly	Quarter

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01/01/12							
WealthBuilder IRA Money Market	0.60%	0.60%		--		Monthly	Month
Term Share Certificates							
3 Month							
\$1,000.00 - \$24,999.99	0.40%	0.40%	\$1,000.00			At Maturity	Quarter
\$25,000.00 - \$49,999.99	0.40%	0.40%					
\$50,000.00 - \$99,999.99	0.40%	0.40%					
\$100,000.00 and over	0.50%	0.50%					
Money Market							
\$1,000.00 - \$24,999.99	0.50%	0.50%	\$3,000.00			Quarterly	Quarter
\$25,000.00 - \$49,999.99	0.50%	0.50%					
\$50,000.00 - \$99,999.99	0.50%	0.50%					
\$100,000.00 and over	0.50%	0.50%					
6 Month							
\$1,000.00 - \$24,999.99	0.50%	0.50%	\$1,000.00			At Maturity	Quarter
\$25,000.00 - \$49,999.99	0.50%	0.50%					
\$50,000.00 - \$99,999.99	0.50%	0.50%					
\$100,000.00 and over	0.50%	0.50%					
12 Month							
\$1,000.00 - \$24,999.99	0.60%	0.60%	\$1,000.00			Quarterly	Quarter
\$25,000.00 - \$49,999.99	0.60%	0.60%					
\$50,000.00 - \$99,999.99	0.60%	0.60%					
\$100,000.00 and over	0.60%	0.60%					
24 Month							
\$1,000.00 - \$24,999.99	1.15%	1.16%	\$1,000.00			Quarterly	Quarter
\$25,000.00 - \$49,999.99	1.15%	1.16%					
\$50,000.00 - \$99,999.99	1.15%	1.16%					
\$100,000.00 and over	1.25%	1.26%					
36 Month							
\$1,000.00 - \$24,999.99	1.40%	1.41%	\$1,000.00			Quarterly	Quarter
\$25,000.00 - \$49,999.99	1.40%	1.41%					
\$50,000.00 - \$99,999.99	1.40%	1.41%					
\$100,000.00 and over	1.50%	1.51%					
48 Month							
\$1,000.00 - \$24,999.99	1.75%	1.76%	\$1,000.00			Quarterly	Quarter
\$25,000.00 - \$49,999.99	1.75%	1.76%					
\$50,000.00 - \$99,999.99	1.75%	1.76%					
\$100,000.00 and over	1.85%	1.86%					
60 Month							
\$1,000.00 - \$24,999.99	2.00%	2.02%	\$1,000.00			Quarterly	Quarter
\$25,000.00 - \$49,999.99	2.00%	2.02%					
\$50,000.00 - \$99,999.99	2.00%	2.02%					
\$100,000.00 and over	2.10%	2.12%					
Traditional IRA/Roth IRA/ Coverdell ESA IRA (Term Share Accounts)							
12 Month							
\$1,000.00 - \$24,999.99	0.65%	0.65%	\$1,000.00			Quarterly	Quarter
\$25,000.00 - \$49,999.99	0.65%	0.65%					
\$50,000.00 - \$99,999.99	0.65%	0.65%					
\$100,000.00 and over	0.65%	0.65%					
24 Month							
\$1,000.00 - \$24,999.99	1.20%	1.21%					
\$25,000.00 - \$49,999.99	1.20%	1.21%					
\$50,000.00 - \$99,999.99	1.20%	1.21%					
\$100,000.00 and over	1.30%	1.31%					

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01/01/12							
36 Month							
\$1,000.00 - \$24,999.99	1.45%	1.46%					
\$25,000.00 - \$49,999.99	1.45%	1.46%					
\$50,000.00 - \$99,999.99	1.45%	1.46%					
\$100,000.00 and over	1.55%	1.56%					
48 Month							
\$1,000.00 - \$24,999.99	1.80%	1.81%					
\$25,000.00 - \$49,999.99	1.80%	1.81%					
\$50,000.00 - \$99,999.99	1.80%	1.81%					
\$100,000.00 and over	1.90%	1.91%					
60 Month							
\$1,000.00 - \$24,999.99	2.05%	2.07%					
\$25,000.00 - \$49,999.99	2.05%	2.07%					
\$50,000.00 - \$99,999.99	2.05%	2.07%					
\$100,000.00 and over	2.15%	2.17%					

Truth in Savings Disclosures

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

1. 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 quarterly as determined by the Board of Directors. All share accounts except Christmas Club, IRA Share, and Money Market IRA share accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance 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.

a. Nature of Dividends.

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

b. 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.

c. 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.

2. 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 accounts except Premier Checking, Premier Plus Checking, Rate Flex Accounts and Wealth Builder IRA Money Market Accounts, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. To obtain the average daily balance, we add up the ending balance in the account for each day in the period, and divide the total by the number of days in the period. For Premier Checking, Premier Plus Checking, Rate Flex Accounts and Wealth Builder IRA Money Market Accounts, dividends are calculated by using the Daily Balance Method, which applies a daily periodic rate to the balance in the account each day.

3. Account Limitations.

For all accounts except share draft 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. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, you may withdraw part or all of your balance any time during the months of November or December and the account will remain open. If any withdrawal is made from this account at any other time, then a penalty will be assessed for each withdrawal.

4. Certificate Account Features.

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

b. Maturity.

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

c. Early Withdrawal Penalty.

We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.

i. Amount of Penalty. The amount of the early withdrawal penalty for certificate terms of 12 months or less is all dividends earned, calculated on the amount withdrawn; for certificate terms of more than 12 months, the amount of dividends earned on the amount withdrawn, up to a maximum of 365 days.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of the dividends that have been earned at the nominal dividend rate on the account.

iii. 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.

d. Renewal Policy.

Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of five days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. 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.

Fee Schedule

Membership Fee	\$10.00	Returned Item Fee	\$10.00
Share Only ATM Fee.....	\$5.00	Account Printout Fee	\$5.00
ATM/Debit Card Replacement Fee	\$5.00	Computer Statement Copy Fee.....	\$5.00
Debit/Credit Card Draft Copy.....	\$10.00	Account Reconciliation Fee	\$10.00 per hour
Excessive Share Withdrawal Fee.....	\$5.00	Stop Payment Fee.....	\$28.00
Excessive Transfer Fee (Share Accounts Only).....	\$5.00	Wire Transfer Fee (outgoing)	\$15.00
Fee applies after 3 transfers per month		Dormant Account Fee	\$5.00 per year
Check Printing Fee:.....	Fee depends on style and quantity ordered	<i>An account is dormant if for one year there have been no deposits or withdrawals to the account</i>	
Temporary Check (8 checks)	\$2.00	Early Withdrawal Fee (Term Share)	see disclosure
Cashier's Draft Fee	\$5.00	Early Withdrawal Fee (Club Account).....	\$5.00
Share Draft Copy Fee	\$2.00	"Simply Free" ATM Transaction Fee	\$1.00 per transaction after 2 per month
Share Draft Maintenance Fee (Regular Account)	\$4.00	<i>Fees only charged for ATMs not owned by Leaders Credit Union</i>	
Share Draft Maintenance Fee (Value One)	\$7.00	"Member Protection" Monthly Fee	\$4.95
Overdraft Fee	\$28.00	"Premier Plus" Monthly Fee.....	\$4.95
Non-Sufficient Funds Fee (Share Draft)	\$28.00	<i>Fee only charged if minimum \$1,000.00 balance is not maintained</i>	
Non-Sufficient Funds Fee (ACH).....	\$28.00	Document Copy Fee	\$5.00 per item
Non-Sufficient Funds (ATM withdrawal)	\$28.00	Lock Box Fee	
Non-Sufficient Funds (Debit Card Purchase)	\$28.00	3 x 5	\$15.00
Returned Statement Fee	\$5.00 per statement period	3 x 10	\$18.00
<i>This fee will either be monthly or quarterly, depending upon statement frequency</i>		5 x 10	\$20.00
Non-member On-Us Check Cashing or		7 x 10	\$25.00
Check Replacement Fee.....	\$5.00		
		Rolled coin not accepted at Drive-Thru	
		Drive-Thru transaction limit is 3 per vehicle	