P1FCU POTLATCH Nº 1 FEDERAL CREDIT UNION

Rate & Fee Schedule

Share Savings, Share Draft, IRA Savings and Medical Share Rates Effective 03/16/2010

Share Savings	DEPOSIT AMOUNT	Dividend Rate	Annual % Yield
(Minimum of $35 required to open account)	35.00 - 100,000.00 +	0.50	0.50
Share Drafts	0.00 - 9,999.99	0.25	0.25
	10,000.00 - 99,999.99	0.25	0.25
	100,000.00 +	0.25	0.25
IRA Savings	35.00 - 9,999.99	0.99	1.00
(Minimum of $35 required to open account)	10,000.00 - 99,999.99	1.24	1.25
	100,000.00 +	1.49	1.50
Medical Share (Idaho)	35.00 - 100,000.00 +	0.50	0.50
(Minimum of $35 required to open account)			

Money Market Rates Effective 03/16/2010

Money Market Shares/Share Draft	DEPOSIT AMOUNT	Dividend Rate	Annual % Yield
(Minimum of $500 required to open account)	500.00 - 9,999.99	1.04	1.05
	10,000.00 - 99,999.99	1.04	1.05
	100,000.00 +	1.04	1.05

Certificate Rates Effective 03/16/2010

Share Certificates & IRA Certificates* *(*Minimum of $500 required to open certificate account)*

6 Month Certificate	500.00 - 9,999.99	1.04	1.04
	10,000.00 - 99,999.99	1.14	1.15
	100,000.00 +	1.19	1.20
12 Month Certificate	500.00 - 9,999.99	1.24	1.25
	10,000.00 - 99,999.99	1.34	1.35
	100,000.00 +	1.39	1.40
18 Month Certificate	500.00 - 9,999.99	1.44	1.45
	10,000.00 - 99,999.99	1.54	1.55
	100,000.00 +	1.59	1.60
24 Month Certificate	500.00 - 9,999.99	1.74	1.75
	10,000.00 - 99,999.99	1.84	1.85
	100,000.00 +	1.89	1.90
36 Month Certificate	500.00 - 9,999.99	2.13	2.15
	10,000.00 - 99,999.99	2.23	2.25
	100,000.00 +	2.28	2.30
48 Month Certificate	500.00 - 9,999.99	2.33	2.35
	10,000.00 - 99,999.99	2.43	2.45
	100,000.00 +	2.48	2.50
60 Month Certificate	500.00 - 9,999.99	2.52	2.54
	10,000.00 - 99,999.99	2.62	2.65
	100,000.00 +	2.67	2.70

RATE INFORMATION: The dividend rate and the annual percentage yield may change every month. We may change the dividend rate for your account as determined by the Credit Union Board of Directors.

CHARGES CONNECTED WITH SHARE DRAFT:	
Overdrafts paid, physical or electronic, not returned	$20.00
Overdrafts unpaid, physical or electronic, returned	$20.00
Stop payment order	$20.00
Copies of drafts (drafts are not returned to you)	$ 2.00
Automatic computer transfers from regular share to share draft	$ 2.00

CHARGES CONNECTED WITH REGULAR SHARE:	
Excess item fee	$ 1.00

CHARGES CONNECTED WITH MONEY MARKET:	
Excess item fee	$ 1.00

CHARGES CONNECTED WITH MONEY MARKET SHARE DRAFT:	
Excess item fee	$ 1.00
Overdrafts paid, physical or electronic, not returned	$20.00
Overdrafts unpaid, physical or electronic, returned	$20.00
Stop payment order	$20.00

OTHER FEES:	
Consumer Loan Late Payment (15 days)	$20.00
Loan Extension	$25.00
Outgoing Wire Transfer	$10.00
Incoming Wire Transfer	$ 5.00
International Wire Transfer	$23.00
Official Check	$ 2.00
Deposited NSF (Return Item Fee)	$ 5.00
Returned Mail	$ 5.00
Garnishment	$25.00
Inactive Account	$ 5.00
Statement Copy	$ 2.00
Money Orders	$ 1.00
Canadian Check Transaction	$ 5.00
Fax Service/send or receive	$1.00 per page

Truth-in-Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts named above. Each account holder agrees to the terms set forth on this Rate and Fees Disclosure and acknowledges that it is a part of Potlatch No.1 Federal Credit Union's (P1FCU) Membership and Account Agreement.

Rate information. The Dividend Rate and Annual Percentage Yield (APY) on your 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 and Annual Percentage Yield may change monthly for Regular Share accounts, IRA Share accounts, Share Draft accounts, Money Market and Money Market Share Draft accounts. For all P1FCU certificates, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect while the balance of your account remains in an applicable balance range or for the term of the account, whichever is less. Once a balance range is met, the Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account while your balance remains in that balance range. The Annual Percentage Yield is based on an assumption that dividends remain on deposit until maturity. Dividends will be paid quarterly on certificate accounts. A withdrawal will reduce earnings, as will any request to delay the crediting of dividends. The Regular Share accounts, IRA Share accounts, Share Draft accounts, Money Market and Money Market Share Draft accounts are tiered rate accounts. The stated Dividend Rate and Annual Percentage Yield for a specified tier balance range will apply to the entire balance in your account while your balance remains in that balance range.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that P1FCU anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Accrual of Dividends. Dividends will begin to accrue on both cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Share accounts, IRA Share accounts, Share Draft accounts, Money Market and Money Market Share Draft accounts if you close your account before accrued dividends are credited; accrued dividends will not be paid.

Balance Information. The minimum balance required to open each account is set forth above. For all dividend-bearing accounts excluding Money Market accounts, dividends are calculated by the daily average balance method, which applies a daily periodic rate to the average principal in the account each day. Money Market accounts dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. The stated Dividend Rate and Annual Percentage Yield for a specified tier balance range will apply to the entire balance in your account while your balance remains in that balance range. The minimum balance required to open each account is set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield.

Maturity. Your certificate account will mature within the term or on the maturity date set forth on your Certificate Receipt or Renewal Notice.

Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. For certificates under 1 year, the amount of the early withdrawal penalty is 90 days' dividends. For certificates 1 year or greater the amount of the early withdrawal penalty is 180 days' dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction or with the approval of the President & CEO or those designated by the President & CEO. All P1FCU certificates listed above are automatically renewable. For all automatically renewable certificates you will have a grace period of ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. Your certificate is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with P1FCU.

Account Limitations. There are no transaction limitations on Share Draft accounts. Transaction limitations apply to the Regular Share, Money Market, and Money Market Share Draft accounts as follows: No more than six (6) pre-authorized, 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 (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.

Your accounts are currently insured to a limit of $250,000 by the National Credit Union Administration (NCUA), an agency of the federal government. Additionally, your board of directors has chosen to provide up to an additional $250,000 of savings protection to each qualifying account through ESI. ESI's Excess Share Insurance Coverage applies to any credit union account currently subject to the maximum level of $250,000 in coverage provided by NCUA. For example, if you have two credit union savings accounts, a regular savings account and an IRA, each of these is covered separately by federal insurance up to $250,000. Each would also be eligible for ESI's Excess coverage of $250,000. Your accounts, therefore, would have a combined total coverage of $1,000,000. Please see your credit union personnel for details about this federal insurance and additional savings protection.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

ESI Excess Share Insurance