Regular share (savings) accounts, Share Draft (checking) accounts, IRA Share accounts, Money Market and Money Market Share Draft accounts are tiered rate accounts. The 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. Refer to the Rate Schedule.

Rate information. The Dividend Rate and Annual Percentage Yield (APY) on your accounts can be found on the Rate and Fee Schedule. 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 the 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. 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 account 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 to open a Share account or an IRA Share account is $35.00. The minimum balance to open a Money Market or Money Market Share Draft account or a Share or IRA certificate is $500.00. 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 are automatically renewable unless otherwise specified. 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: During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or similar order 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.