

RATE & FEE SCHEDULE



Savings, Checking, IRA Accumulator & Certificate Accounts

This schedule sets forth conditions, rates, fees and charges applicable to member Savings, Checking, IRA Accumulator and Certificate Accounts at America First Federal Credit Union. The credit union may offer other rates and fees or amend these contained in this schedule. Each account holder agrees to the terms set forth herein and acknowledges that it is part of the Membership and Account Agreement. Terms on Business Accounts may vary.

EFFECTIVE: November 18, 2009

	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MIN. BAL. TO EARN DIVIDENDS
SAVINGS	SHARE SAVINGS	0.40%	\$25	\$25
	HSA SHARES	0.40%		
	MONEY MARKET SAVINGS			
	\$.01 - \$ 4,999.99	0.40%		
	\$ 5,000 - \$ 9,999.99	0.50%		
	\$ 10,000 - \$ 24,999.99	0.55%		
	\$ 25,000 - \$ 49,999.99	0.80%		
	\$ 50,000 - \$ 99,999.99	0.90%		
	\$ 100,000 - \$249,999.99	1.05%		
	\$ 250,000 +	1.15%		
	HSA MONEY MARKET SAVINGS			
	\$ 0 - \$ 4,999.99	0.40%		
	\$ 5,000 - \$ 9,999.99	1.00%		
	\$ 10,000 - \$ 24,999.99	2.00%		
	\$ 25,000 - \$ 49,999.99	2.00%		
\$ 50,000 +	2.00%			
IRA/CESA ACCUMULATOR	0.90%	0.90%		
CHECKING	REGULAR CHECKING	0.15%		\$500
	MONEY MARKET CHECKING		\$10,000	\$2,000
	\$ 2,000 - \$ 9,999.99	0.15%		
	\$ 10,000 - \$ 24,999.99	0.25%		
	\$ 25,000 - \$ 49,999.99	0.35%		
	\$ 50,000 - \$ 99,999.99	0.40%		
	\$ 100,000 - \$249,999.99	0.50%		
	\$ 250,000 +	0.60%		
	HSA MONEY MARKET CHECKING			\$500
	\$ 500 - \$ 1,999.99	0.15%	0.15%	
\$ 2,000 +	0.90%	0.90%		
CERTIFICATES Regular & IRA	*BUMP-RATE CERTIFICATE ACCOUNTS			
	3 - 5 Months	0.50%	0.50%	\$500
	6 - 11 Months	0.80%	0.80%	\$500
	12 - 23 Months	1.10%	1.09%	\$500
	24 - 29 Months	1.35%	1.34%	\$500
	30 - 35 Months	1.60%	1.59%	\$500
	36 - 47 Months	1.85%	1.83%	\$500
	48 - 59 Months	2.09%	2.08%	\$500
	60 Months	2.85%	2.81%	\$500
	CERTIFICATE ACCOUNTS			
	3 - 5 Months	0.75%	0.75%	\$500
	6 - 11 Months	1.05%	1.05%	\$500
	12 - 23 Months	1.35%	1.34%	\$500
	24 - 29 Months	1.60%	1.59%	\$500
	30 - 35 Months	1.85%	1.84%	\$500
	36 - 47 Months	2.10%	2.08%	\$500
	48 - 59 Months	2.35%	2.33%	\$500
	60 Months	3.10%	3.06%	\$500
	**12 Months Flexible Certificate Account	1.25%	1.24%	\$500
	OTHER CERTIFICATE OPTIONS			
Dedicated Savings	Make automatic deposits to your Regular and IRA Certificate Accounts. No minimum balance required.			
Ladder	Automatically Ladder the maturities of your Regular and IRA Certificate Accounts including Bump-Rate Certificates. Up to 10 per Ladder			

*For Bump-Rate Certificate accounts, you may elect to adjust the Dividend Rate to the rate currently offered for Bump-Rate Certificate accounts once during the original term of the account.
 ** Flexible Certificate account not available for IRA.

MEMBER ACCOUNTS

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 herein. For Share Savings, Money Market Savings, Money Market Checking, Regular Checking, and Accumulator (for Individual Retirement Accounts-IRA and Coverdell Education Savings Accounts-CESA) accounts, the Dividend Rate and Annual Percentage Yield may change monthly. The Money Market Savings and Money Market Checking accounts are tiered-rate accounts. The Dividend Rate and Annual Percentage Yield applicable to the Money Market Savings and Money Market Checking accounts depend on the balance ranges set forth herein. Once a balance range is met, the Dividend Rate and Annual Percentage Yield for that range will apply to the full balance of your account. For Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Guaranteed Rate Certificate accounts, the Dividend Rate and Annual Percentage Yield for one additional term will be set at account opening and will be fixed for that one additional term. For Bump-rate Certificate accounts, you may elect to adjust the Dividend Rate to the rate currently offered for Bump-rate Certificate accounts once during the original term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. 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 set forth herein are accurate as of the Effective Date and is the rate which the credit union anticipates paying for the applicable dividend period.

3. Compounding and Crediting. Dividends for all accounts will be compounded and credited monthly. The Dividend Period for all accounts, except Accumulator and Certificate accounts, begins on the first calendar day (effective date) of the month and ends on the last calendar day (effective date) of the month. The dividend period of Accumulator accounts begins on the last calendar day (effective date) of the month and ends on the second-to-last calendar day (effective date) of the following month. The Dividend Period on Certificate accounts begins on the date the Certificate account is opened or rolls over, and ends on the day prior to the maturity date.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on cash and noncash deposits on the day the credit union receives provisional credit. Dividends will begin to accrue on electronic direct deposits on the calendar day (effective date) we receive the deposit. If you close a Share Savings, Money Market Savings, Money Market Checking, Regular Checking, or Accumulator account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance required to open each account is set forth herein. For Share Savings, Money Market, Checking, Accumulator, and Certificate accounts, the minimum daily balance required to obtain the stated Annual Percentage Yield is set forth herein. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

6. Savings and Checking Account Limitations. For Share Savings and Money Market Savings accounts, transaction limitations will apply. No more than six (6) 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 accounts may be subject to a fee or be closed. For Checking accounts, no account transaction limitations apply.

7. Certificate Account Features.

a. Account Limitations. After your account is opened, you may not make additional deposits except with Dedicated Savings and Flexible Certificate accounts. For

Dedicated Savings accounts, you must choose a monthly amount (\$10.00 minimum) to be automatically transferred from your Checking, Share Savings or Money Market accounts, for Flexible Certificate accounts, you may choose a monthly amount (\$10.00 minimum) to be automatically transferred from your Checking, Share Savings or Money Market accounts. You may also make additional deposits of up to \$10,000 each calendar month with a Dedicated Savings or Flexible Certificate account. On the crediting date, you may elect to have dividends transferred automatically to your Share Savings, Money Market, Checking, or Accumulator (for an IRA or CESA) account. Each member is limited to deposits of \$100,000 in any one (1) or combination of Dedicated Savings accounts, and \$100,000 in any one (1) or combination of Flexible Certificate accounts.

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 before the maturity date.

(1) Amount of Penalty. For all Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: Terms of twelve (12) months or less-thirty-one (31) days of dividends; terms of over twelve (12) months-ninety (90) days of dividends. Minimum penalty is \$5.00.

(2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividend that has been or would be earned on the amount withdrawn. It applies whether or not the dividend has been earned. 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.

(3) Exceptions to Early Withdrawal Penalties. We may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

i. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

ii. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment, provided that the depositor forfeits an amount of at least equal to the dividend earned in the amount withdrawn.

iii. Where the account is a Traditional or Roth IRA and the amount being withdrawn is during the year the IRA owner turns age 70 1/2 or any year thereafter.

iv. For Flexible Certificate accounts that have been open at least one full calendar month prior to the end of the quarter month (January, April, July and October), you may make one withdrawal of any amount up to the balance during the first five (5) calendar days of a calendar quarter month (January, April, July and October).

d. Renewal Policy. Regular Certificate, Dedicated Savings, IRA Certificate, and Flexible Certificate accounts are automatically renewable accounts. Guaranteed Rate Certificate accounts are automatically renewable for only one (1) additional term. Following one (1) additional term, Guaranteed Rate Certificate accounts are automatically renewable as Regular Certificates. Your account will automatically renew for another term upon maturity, and you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Ladder Certificates automatically renew to the longest term of the Ladder maturity structure, Bump-rate and Flexible Certificates are automatically renewable as Regular Certificates. From time to time the credit union may offer certificates at special rates. These "Special Offerings" are renewable as regular Certificates. You may elect not to have your Certificate account renew at any time.

e. Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation without our prior written consent.

If you have any questions or require current rate information on your accounts, please contact us.

FEE SCHEDULE

SHARE SAVINGS

ACCOUNT FEES

Closed Account	\$ 10.00 if the account is closed within ninety (90) days of opening.
Inactive Account	\$ 10.00 annually if there have been no transactions for twelve (12) months or more.
Dormant Account	\$ 30.00 annually if there have been no transactions and the member has an incorrect address for twelve (12) months or more.

OTHER SERVICE FEES

APPLICABLE TO ALL ACCOUNTS

Account Reconciliation	\$ 15.00 per hour (\$15.00 minimum)
Account Research/Adjustment	\$ 15.00 per hour
Statement Copy	\$ 5.00 per copy
Overdrawn or Returned Items	\$ 20.00 per item
Deposited Item Return	\$ 10.00 per item
Bank-to-Bank Transfer (incoming and outgoing)	\$ 8.00 per transfer
Cashier's Check	\$ 1.00 per check
Check Copy	\$ 2.00 per check; \$ 4.00 same day
Letter of Account Verification	\$ 5.00 per letter
Non-AFCU ATM Transaction Fee	\$ 1.50
Stop Payment	\$ 15.00 per request
Check Printing Fee	Prices vary depending on style.
Rush Card Fee	\$100 per card

If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction. Card transactions made in foreign countries will include a fee of 1% of the transaction amount.

CREDIT UNION MEMBERSHIP

Membership Share	\$25.00 par value; \$25.00 minimum deposit
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CONTACT US

Box Elder County: (435) 734-3600
Weber County: (801) 627-0900
Davis County: (801) 546-0411
Salt Lake County: (801) 966-5553
Utah County: (801) 223-3900
Washington County: (435) 688-3800
Mesquite, NV: (702) 346-0350
Outside these areas: 1-800-999-3961

America First Federal Credit Union does business as (DBA) America First Credit Union and is federally insured by NCUA.

