

The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Savings Account	0.20% / 0.20%	Monthly	Monthly	Monthly (calendar)	\$25.00 (kid share \$5.00)	---	\$50.00	Average Daily Balance	Account transfer limitations apply
Money Market Savings Account	0.10% / 0.10% 0.15% / 0.15% 0.50% / 0.50% 0.60% / 0.60% 0.80% / 0.80%	Monthly	Monthly	Monthly (calendar)	\$2,000.00	\$1000.00	\$0-1,999.99 \$2,000.00-9,999.99 \$10,000.00-29,999.99 \$30,000.00-39,999.99 \$40,000.00 & up	Average Daily Balance	Account transfer and withdrawal limitations apply Minimum withdrawal of \$200.00
HOpewell HOliday Account	0.20% / 0.20%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply Funds will liquidate once per year
Club Savings Account	0.20% / 0.20%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$50.00	Average Daily Balance	Account transfer limitations apply
IRA Club Savings Account	0.60% / 0.60%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$50.00	Average Daily Balance	Account transfer and deposit limitations apply
Kirby Kangaroo Club Account	0.20% / 0.20%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$5.00	Average Daily Balance	Account transfer limitations apply
Hopewell CU Succeed Club Account	0.20% / 0.20%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$25.00	Average Daily Balance	Account transfer limitations apply
Checking Account	.00% / .00%	Monthly	Monthly	Monthly (calendar)	\$50.00	---		Average Daily Balance	---
Dividend Checking Account	0.30% / 0.30%	Monthly	Monthly	Monthly (calendar)	\$50.00	\$1000.00	\$1000.00	Average Daily Balance	---
Rebound Checking	.00% / .00%	Monthly	Monthly	Monthly (calendar)	\$50.00	---	---	Average Daily Balance	---

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information. 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 all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Money Market Savings** account is a Tiered Rate account. If your Average Daily Balance is from \$0.00 TO \$1,999.99, the first Dividend Rate and Annual Percentage Yield listed in the

Rate Schedule for this account will apply. If your Average Daily Balance is from \$2,000.00 to \$9,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$10,000.00 to \$29,999.99 the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$30,000.00 to \$39,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$40,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

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

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, 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, you will not receive the

accrued dividends. However, for HOPewell HOLIDAY accounts, any accrued dividends will be paid to you.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Money Market Savings and Dividend Checking accounts, there is a minimum Average Daily Balance required to avoid a service fee for the calendar month. If the minimum average daily balance is not met during month, you will be charged a service fee as stated in the Fee Schedule. For all accounts except Checking and Rebound Checking, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For Share Savings, Money Market Savings, HOPewell HOLIDAY, Club Savings, IRA Club Savings, Kirby Kangaroo, Hopewell CU Succeed and Hopewell Holiday accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from each account to another account 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. For Money Market Savings accounts, the minimum withdrawal amount is \$200.00 per withdrawal. For HOPewell HOLIDAY accounts, the entire balance will be transferred to your Share Savings account in mid-October and your account will remain open. If you request a withdrawal from your HOPewell HOLIDAY account at any other time, the account must be closed. For IRA Club Savings accounts, you can make limited additions to your account; additions may not exceed a maximum of \$2,000.00 per tax year. For Kirby Kangaroo accounts, children earn a Kirby credit for each \$5.00 deposit. Maximum 20 credits per deposit. For Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information

FEE SCHEDULE

Share Savings Fees

- ATM Card Replacement Fee.....\$10.00/Request
- Card Replacement Fee
For ATM/Fundtastic Card.....\$10.00/New Card

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- 3rd Party Returned Deposit Item \$15.00/Item
- Check Cashing Fee.....\$5.00/Item
No other sub-accts
and < \$250 in shares

Account Fees

- NSF/Overdraft Fee \$25.00/Item
- Returned Check From a
Members non HFCU Account Fee... \$25.00/Item
- Returned Item Fee.....\$15.00/Item
- Stop Payment Fee.....\$25.00/Request
- Check Printing Fee Prices may vary
depending upon style

- Auto Transfer From
Share Savings Fee \$5.00/Transfer
- Check Copy Fee.....\$5.00/Check
- Check Connection Transfer Fee.....\$5.00/Transfer
- Dividend Checking Service Charge...\$8.00/month
- Rebound Checking Service Charge.\$8.00/month

Money Market Account Fees

- NSF Fee \$25.00/item
- Below Minimum Fee \$25.00/for checks
Written in an amount
Under \$200.00
- Reg D transfer Limitations \$25.00/item
(per Membership & Account Agreement)
- Monthly Service Charge \$8.00/lf balance falls
Below \$1000.00 at
Any time during month

Other Service Fees

- Account Reconciliation \$25.00/Hour
- Account Research \$25.00/Hour/Min 1 HR
- Statement Copy Fee.....\$5.00/Copy
- Deposited Item Return Fee.....\$15.00/Item
- Wire Transfer Fee (Incoming).....\$10.00/Transfer
- Wire Transfer Fee (Outgoing).....\$15.00/Transfer
- Foreign Outgoing
Wire Transfer Fees \$40.00/Transfer
- Money Order.....\$2.00/Money Order
- TravelMoney Card 1.5% of Amount Loaded
- Legal Process Fee.....\$50.00/HR
- Inactivity Fee.....\$5.00/Month After 12
months and account
under \$500.00

- Telephone Transfer – Teller Assisted
(not Magic,
Hopewell Online or ATM)..... \$5.00/Transfer
- Account Closure Fee \$10.00/Account
If any Account is closed
within 6 months

- Teller Check.....\$3.00/Check
- Return Mail Fee \$5.00/Item
- Temporary Checks \$5.00/Package
- Account History Printout \$1.00/Statement
- Fax/Copy Fee \$1.00/Pg
- Visa Gift Card Fee \$3.95/Card
- Check Collection Fee.....\$30.00/Item
- Child Support Garnishments.....\$5.00

- Escheat Fee.....\$50.00/Account
- ATM PIN (Personal ID) Change
request.....\$3.00
- VISA PIN (Personal ID) Change
request.....\$3.00
- IRA Transfer Fee\$25.00
- IRA Closing Fee.....\$25.00
- Signature Guarantee Fee\$5.00

EFT Fees

- PLUS Transactions \$1.50/Item
- ATM Card Replacement Fee \$10.00

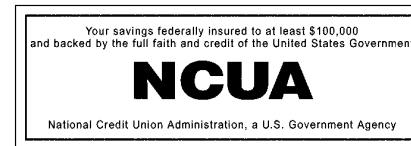
Safe Deposit Box Fees

- Annual Rental Size 3x5..... \$15.00 plus applicable
sales tax/Year
- Annual Rental Size 3x10..... \$35.00 plus applicable
sales tax/Year
- Annual Rental Size 5x10..... \$50.00 plus applicable
sales tax/Year
- Annual Rental Size 10x10..... \$75.00 plus applicable
sales tax/Year
- Drilling of Boxes \$100.00/Box
Plus cost
- Key Replacement.....\$25.00/Key

Share Value

- Par value of one share..... \$25.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.



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