

UNITED POLES FCU MONEY MARKET ACCOUNT AGREEMENT

| MONEY | NEY MARKET SHARE ACCOUNT NO: | _ | | | |
|------------|---|-----------------|-----------------------|-----------------|--|
| MEMBE | MBER'S NAME (1): | | | | |
| JOINT N | NT NAME (2): | | | | |
| ADDRE | DRESS: | | | | |
| SOCIAL | CIAL SECURITY NUMBER (1): | BIRTH DATE: | // | | |
| SOCIAL | CIAL SECURITY NUMBER (2): | BIRTH DATE: | // | | |
| | • | redit Union) to | establish this Mone | / Market Share | |
| Account | ount for me/us. | | | | |
| It is furt | further agreed that: | | | | |
| - | | | | | |
| c) | in the previous month. Transactions include: withdrawals, o | deposits, share | transfers and service | charges. | |
| d) | writing to the Credit Union before the end of 60 days after | | | uniess made in | |
| e) | e) This Account is subject to the Credit Union's right to require bylaws. | re advance not | ice of withdrawal as | provided in its | |
| f) | • | - | | opinion, such | |
| g) | | | | | |
| SIGNAT | NATURE (1): DATE: | | | | |
| SIGNAT | NATURE (2): DATE: | | | | |

*Member: Please sign above and initial back of this agreement.



TRUTH-IN-SAVINGS DISCLOSURE MONEY MARKET ACCOUNT

- 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 monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The Money Market Accounts are tiered rate accounts. If your average daily balance is \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$2,500 to \$19,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$20,000 to \$49,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$50,000 to \$99,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$100,000 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 the dividend period for Money Market account is monthly. 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 earning accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit into your account. If you close your accounts before accrued dividends are credited, you will receive the accrued dividends.
- 5. BALANCE INFORMATION-- to open a Money Market Account you need to deposit or already have on deposit the minimum required share(s) in Regular Share Account. The minimum balance required to open Money Market Account is \$2,500.00. 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 requirement is not met, you will not earn the annual percentage yield as stated in 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 principal 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 Money Market Accounts no more than six (6) preauthorized, automatic, telephone or Internet transfers and withdrawals may be made from the account to another account of yours or to a third patty in any month. If you exceed these limitations, you account may be subject to fee of \$5.00 for each withdrawal over the monthly limit or be closed if the balance falls below \$50.00.
- 7. FEES FOR OVERDRAWING ACCOUNTS—Money Market Account don't offer overdraft protection. The entire balance of your account may not be available for withdrawal, transfer or paying a check or item. You may consult the Funds Availability Policy Disclosure for information regarding that availability of funds in your account. Please refer to Fee Schedule for current fee information.
- 8. MEMBERSHIP—as a condition of membership, you must purchase and maintain the minimum required shares as set forth below.

Par Value of One Share \$50.00

Number of Shares Required per Member 1

The rates and fees appearing in this schedule are accurate as of the last dividend declaration date indicated on the Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

| RATE SCHEDULE Last dividend declaration date 06/09/2010 | | | | | |
|--|---|--|--|--|--|
| ACCOUNT TYPE | MONEY MARKET ACCOUNT | | | | |
| DIVIDENDS | \$50-\$2,499.99 0.40%/0.40% | | | | |
| Dividend Rate/Annual Percentage Yield (APY) | \$2,500-\$19,999.99 0.50%/0.50% | | | | |
| | \$20,000-\$49,999.99 0.60%/0.60% | | | | |
| | \$50,000-\$99,999.99 0.70%/0.70% | | | | |
| | \$100,000 and over 0.90%/0.90% | | | | |
| DIVIDENDS COMPOUNDED | Monthly | | | | |
| DIVIDENDS CREDITED | Monthly | | | | |
| DIVIDEND PERIOD | Monthly (calendar) | | | | |
| BALANCE REQUIREMENTS | | | | | |
| Minimum Opening Deposit | \$2,500.00 | | | | |
| Minimum Balance to Avoid a Service Fee | N/A | | | | |
| Minimum Balance to Earn the Stated APY | - | | | | |
| Balance Method to Calculate Dividends | Average Daily Balance | | | | |
| ACCOUNT LIMITATIONS | Account transfer and withdrawal limitations apply | | | | |