

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: _____

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Savings(1)(2)	\$0.00 - \$999.99	_____ %	_____ %
	\$1,000.00 & Greater	_____ %	_____ %
IRA Savings(1)		_____ %	_____ %
Coverdell Education Savings(1)		_____ %	_____ %
Health Savings(1)		_____ %	_____ %
Christmas Club(1)		_____ %	_____ %
Vacation Club(1)		_____ %	_____ %
Money Market(1)(2)	\$2,500.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$74,999.99	_____ %	_____ %
	\$75,000.00 - \$199,999.99	_____ %	_____ %
	\$200,000.00 & Greater	_____ %	_____ %

Account Type	VARIABLE RATE (<i>Certificate Accounts</i>)				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Certificates(1)(2)	\$ _____	6 Month <input type="checkbox"/>	\$1,000.00 - \$9,999.99	_____ %	_____ %
		1 Year <input type="checkbox"/>	\$10,000.00 - \$49,999.99	_____ %	_____ %
		2 Year <input type="checkbox"/>	\$50,000.00 - \$74,999.99	_____ %	_____ %
		3 Year <input type="checkbox"/>	\$75,000.00 - \$99,999.99	_____ %	_____ %
		4 Year <input type="checkbox"/>	\$100,000.00 & Greater	_____ %	_____ %
		5 Year <input type="checkbox"/>			
IRA Certificates(1)(2)	\$ _____	6 Month <input type="checkbox"/>	\$1,000.00 - \$9,999.99	_____ %	_____ %
		1 Year <input type="checkbox"/>	\$10,000.00 - \$49,999.99	_____ %	_____ %
		2 Year <input type="checkbox"/>	\$50,000.00 - \$74,999.99	_____ %	_____ %
		3 Year <input type="checkbox"/>	\$75,000.00 - \$99,999.99	_____ %	_____ %
		4 Year <input type="checkbox"/>	\$100,000.00 & Greater	_____ %	_____ %
		5 Year <input type="checkbox"/>			

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
 (2) All deposited funds earn the rate for the tier.

Schedule of Fees and Charges

Checking Account Fees:

Return Deposit Item Fee	\$30.00
Foreign Item Processing Fee	
Up to \$200	\$15.00
Over \$200	\$25.00
Stop Payment (one)	\$10.00
Stop Payment (range)	\$15.00
Check Copy Fee	\$3.00
Counter Checks	\$1.00 per sheet

Money Market Fees:

Below Minimum Balance	\$10.00 per month
Withdrawal over 6 for the Month	\$10.00 per withdrawal
Overdraft Fee	\$25.00
Return Check	\$35.00

Other Fees & Charges:

Money Order Fee (Nifty Fifty members 5 free per month)	\$3.00
Domestic Wire	\$25.00
International Wire	\$35.00
Western Union	
Domestic	\$25.00
International up to \$500	\$35.00
International \$500 and over	2% of transfer plus \$25.00
Duplicate Statement Copy	\$5.00
IRA Closeout Fee	\$50.00
Partial IRA Withdrawal Fee	\$25.00
Writ/Garnishment/Levy/Legal Process Fee	\$50.00
Cashier Check	\$3.00
Research & Reconciliation	\$30.00 per hour
Safe Deposit Box	\$20.00 to \$65.00
Dormant Account/Inactivity	\$25.00 per month
ACH Overdraft	\$25.00
ACH Return	\$35.00
Returned Statement Fee	\$10.00 per month
Overdraft Privilege Protection.....	\$25.00
Early Closing of Account Penalty (within first 6 months of opening)	\$25.00
Check Cashing Fee (for members who have a savings account only and balance less than \$200) ...	\$2.00

ATM/Debit Card Fees:

All Transactions at On-site LFCU ATMs	Free
First 6 Cash Transactions During the Month at Non LFCU ATMs	Free
Each Additional Transaction Over 6 (Allpoint & CU\$ machines will be surcharge free for all LFCU members)	\$1.00
All POS Transactions	Free
Request of PIN Mailer	\$3.00
Replace a Damaged Card	\$6.00
Replace Lost Card	\$12.00
Replace Stolen Card	Free
Empty Envelope Deposit Return	\$50.00
Improper Endorsement	\$3.00
Returned Item	\$35.00