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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: February 18, 2021

Account Type	VARIABLE RATE			
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	
<input type="checkbox"/> Regular Share (1)		<u>0.010</u> %	<u>0.01</u> %	
<input type="checkbox"/> Secondary Share (1)		<u>0.010</u> %	<u>0.01</u> %	
<input type="checkbox"/> Christmas Club (1)		<u>0.500</u> %	<u>0.50</u> %	
<input type="checkbox"/> Money Market (1)(3)	\$1,000.00 - \$9,999.99	<u>0.010</u> %	<u>0.01</u> %	
	\$10,000.00 - \$24,999.99	<u>0.010</u> %	<u>0.01</u> %	
	\$25,000.00 & Greater	<u>0.010</u> %	<u>0.01</u> %	
Account Type	FIXED RATE TERM ACCOUNTS			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Term Share (2)	\$ <u>1,000.00</u>	3 Month <input type="checkbox"/>	<u>0.100</u> %	<u>0.10</u> %
	\$ <u>1,000.00</u>	6 Month <input type="checkbox"/>	<u>0.100</u> %	<u>0.10</u> %
	\$ <u>500.00</u>	12 Month <input type="checkbox"/>	<u>0.250</u> %	<u>0.25</u> %
	\$ <u>500.00</u>	18 Month <input type="checkbox"/>	<u>0.350</u> %	<u>0.35</u> %
	\$ <u>500.00</u>	24 Month <input type="checkbox"/>	<u>0.350</u> %	<u>0.35</u> %
	\$ <u>500.00</u>	36 Month <input type="checkbox"/>	<u>0.350</u> %	<u>0.35</u> %
	\$ <u>500.00</u>	60 Month <input type="checkbox"/>	<u>0.500</u> %	<u>0.50</u> %
	\$ <u>500.00</u>	84 Month <input type="checkbox"/>	<u>0.600</u> %	<u>0.60</u> %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of Feb 17, 2021 . These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (814) 371-2676.
- (3) All deposited funds earn the rate for the tier.

Schedule of Fees and Charges

Effective February 15, 2021

GENERAL FEES	
Account Closure (if account is closed within 90 days of opening)	\$10.00
ATM: Balance Inquiry	\$1.00/each
Withdrawal (in excess of 10 per month)	\$1.00/each
Bad Address/Undeliverable Mail	\$10.00/month
Below Par	\$10.00/month
Electronic Bill Pay	FREE
Certified Check/Teller Check to Third Party	\$10.00/check
Check Cashing or Cash Back on Deposited Item (fee applies to members with savings only and receiving cash back on an item greater than savings balance)	\$5.00
Christmas Club Early Withdrawal	\$10.00/withdrawal
Deposited Item Return	\$30.00/item
Draft Copy	\$5.00 (or Free on line via Virtual Branch)
Dormant Account (after 12 months)	\$10.00/month
Escheat	\$50.00
Garnishment	\$50.00
IRA Closing	\$50.00
Legal Process (Tax Levies, Summons)	\$50.00
Non-Sufficient Funds (NSF)	\$33.00/item
Money Order	\$2.00/Money Order
Non-Member Money Order	\$4.00/Money Order
Paper Statements	\$3.00 per cycle
Reg D Limit Exceeded	\$33.00/item
Statement Copy	\$5.00/cycle
VISA/MasterCard Replacement Card	\$10.00
VISA Gift Card	\$4.95
Domestic Wire	\$20.00
SHARE DRAFT ACCOUNT FEES	
Check/Share Draft Printing	Price may vary depending upon style
Non-Sufficient Funds (NSF)	\$33.00/item
Overdraft	\$33.00/item
Returned Item	\$33.00/item
Stop Payment	\$30.00/request \$35.00/series