



Truth in Savings Rate Schedule Effective: December 1, 2018

This Rate Schedule for all accounts, sets forth certain conditions, rates, fees and charges applicable to your regular share, share draft and money market accounts at CASE Credit Union as of the date listed above. Please refer to the Membership Account Agreement for account terms and conditions. The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. A list of CASE Credit Union fees can be found on the Fee Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union at (888) 393-7716 or (517) 393-7710.

Rate Schedule	Dividend Rate as of 12/01/2018		Annual Percentage Yield (APY)		Dividends Compounded and Credited, Dividend Period	Minimum Opening Balance	Minimum Balance to earn APY set forth in this schedule	Account Limitations	Balance Method
Share in the Success Account	.10%		.10%		Quarterly	\$5.00 par value share in the credit union	N/A	N/A	Daily
E-Shares Account	.10%		.10%		Quarterly	\$5.00 par value share in the credit union	N/A	N/A	Daily
Load N Go Account	.10%		.10%		Quarterly	\$5.00 par value share in the credit union	N/A	N/A	Daily
Money Management Account	.3993%	\$2,000 - \$14,999.99	.00% to .400%	\$2,000 - \$14,999.99	Monthly	\$5.00 par value share in the credit union	\$2,000	See Account Limitations section below	Daily
	.4989%	\$15,000 - \$29,999.99	.400% to .500%	\$15,000 - \$29,999.99					
	.5984%	Excess of \$30,000	.500% to .600%	Excess of \$30,000					
Holiday Savings Account	.10%		.10%		Quarterly	\$5.00 par value share in the credit union	N/A	See Account Limitations section below	Daily
Individual Retirement Accounts*	.200%		.20%		Quarterly	\$5.00 par value share in the credit union	N/A	See Account Limitations section below	Daily
Plus Checking Account	.100%	\$1,000 - \$4,999.99	.00% to .10%	\$1,000 - \$4,999.99	Monthly	\$5.00 par value share in the credit union	\$1,000	N/A	Daily
	.150%	\$5,000 - \$9,999.99	.10% to .15%	\$5,000 - \$9,999.99					
	.250%	Excess of \$10,000	.15% to .25%+	Excess of \$10,000					
Advantage Checking Account**	.05%		.05%		Monthly	\$5.00 par value share in the credit union	\$1,000	N/A	Average Daily
E-Checking Account**	.05%		.05%		Monthly	\$5.00 par value share in the credit union	\$1,000	N/A	Average Daily

+ Assumes a \$100,000 maximum deposit.

*Please refer to the IRA Custodial Agreement for further information.

**These accounts are no longer available.

Dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period, thus dividends are not guaranteed. The Dividend Rate and Annual Percentage Yield set forth in the schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend 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 Money Management Account is a tiered rate account. If your daily balance is between \$2,000 - \$14,999.99, the first dividend rate listed for this account in the Rate Schedule will apply only to the portion of your balance over \$2,000. The second dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between \$15,000 - \$29,999.99. The third dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance that is greater than \$30,000. The annual percentage yield (APY) for this account will range from .00% - .35%, (assuming a maximum deposit of \$100,000) depending on the balance in the account.

The Plus Checking Account is a tiered rate account. If your daily balance is between \$1,000 - \$4,999.99, the first dividend rate listed for this account in the Rate Schedule will apply only to the portion of your balance over \$1,000. The second dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between \$5,000 - \$9,999.99. The third dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance that is greater than \$10,000. The annual percentage yield (APY) for this account will range from .00% - .19%, (assuming a maximum deposit of \$100,000) depending on the balance in the account.

Dividend Compounding and Crediting - The compounding and crediting frequency of dividends and the 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. The Dividend Declaration date follows the ending date of a dividend period. If you close your account before dividends are paid, you will not receive the accrued dividend. Compounding and Crediting/Quarterly - For example, the beginning date of the first period for the calendar year begins January 1, and the ending date of that period is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date follows the ending date of a dividend period - in the example, this would be April 1. Compounding and Crediting/Monthly - For example, the beginning date of the first period for the calendar year begins January 1, and the ending date of that period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period - in the example, this would be February 1.

Balance Information - The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must have deposited or already have on deposit at least par value of one full share in any account. The par value amount is \$5.00. For Money Management Accounts, Plus Checking Accounts, E-Checking Accounts and Advantage Checking Accounts there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For Advantage Checking and E-Checking accounts, *dividends are calculated by the Average Daily Balance method, which calculates dividends by applying a periodic rate to the Average Daily Balance in the account for the divided 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. All other savings accounts are calculated on a Daily Balance method. For those accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.*

Account Limitations - For Money Management accounts, no more than six (6) withdrawals or transfers, or a combination of such withdrawals or transfer to another Credit Union account of yours or to a third party by means of a preauthorized, automatic, telephonic, home banking, or audio response transfer or instruction, or by check, draft or debit card to a third party. If you exceed the transfer limitations set forth above in any month, your account will be subject to closure or reclassification by the Credit Union. For IRA Share Accounts, you are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA or other Credit Union Accounts. For Holiday Savings Accounts, the entire balance will be paid to you via an internal transfer to your Share in Success account on or after November 15th of each year and the account will remain open.

Withdrawing Funds/Money Management Account - As long as you have funds in your account, subject to any restrictions in this Agreement or any applicable state or Federal laws and regulations, funds can be withdrawn from your account by any method approved by the Credit Union.

Accrual of Dividends on Non-Cash Deposits - Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks) into your accounts.

Payment of Checks - The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the check, unless the Credit Union has, prior to presentation and with reasonable time for the Credit Union to act, received a separate notice of postdating or a stop payment order concerning the check. When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise. Copies of checks will be provided, if requested, and the Credit Union may charge a fee for providing such copies. See the Fee Schedule.

Term Deposit Accounts

RATE SCHEDULE		Fixed Rate Term Deposit Account		Fixed Rate IRA Term Deposit Account	
Minimum Opening Deposit - Minimum Balance to Earn APY		\$500		\$500	
Dividends Compounded and Credited, Dividend Period		Monthly		Monthly	
Transaction Limitations		See transaction limitations below		See transaction limitations below	
TERM	Dividend Rate as of 12/01/2018	Annual Percentage Yield	Dividend Rate as of 12/01/2018	Annual Percentage Yield	
6 Months up to 12 Months	1.3417%	1.3500%	N/A	N/A	
12+ Months up to 18 Months	2.0310%	2.0500%	2.0310%	2.0500%	
18+ Months up to 24 Months	2.0310%	2.0500%	2.0310%	2.0500%	
2 Year	2.2271%	2.2500%	2.2271%	2.2500%	
30 Month	2.2271%	2.2500%	2.2271%	2.2500%	
3 Year	2.5207%	2.5500%	2.5207%	2.5500%	
4 Year	2.7159%	2.7500%	2.7159%	2.7500%	
5 Year	3.2511%	3.3000%	3.2511%	3.3000%	
Save To Win (Variable Term)**	2.0310%	2.0500%	N/A	N/A	
Anniversary TDA****	1.785%	1.800%	N/A	N/A	

Rate Information - The Annual Percentage Yield (APY) is a percentage rate that reflects the 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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Dividend Period - For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

Dividend Compounding and Crediting - The compounding and crediting frequency of dividends are stated in the Rate Schedule.

Balance Information - The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must have deposited or already have on deposit at least par value of one full share in any account at the Credit Union. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. For all term deposit accounts, dividends are calculated by the Average Daily Balance method, which calculates dividends by applying a periodic rate to the Average Daily Balance in the account for the divided 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.

Accrual of dividends - For all accounts, dividends will begin to accrue on non-cash deposits on the business day you make the deposit to your account.

Transaction Limitations - For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

Maturity - Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty - We may impose a penalty if you choose to close the account before the maturity date. We may require you to make a complete withdrawal and close the account. The penalty will be equal to six (6) months of dividends for maturities greater than one (1) year and two (2) months of dividends for maturities of one (1) year or less. In certain circumstances, we may allow a partial withdrawal from your account prior to maturity, early withdrawal penalties would apply.

How the Penalty Works - The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, 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.

Exceptions to Early Withdrawal Penalties - At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; 2) Where the account is an IRA account and any portion is paid within seven (7) days after the establishment or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn, or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.

Renewal Policy - Your account may automatically renew at maturity (if you elected at account opening) at the current posted rate of the same term (see Rate Schedule). You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable - Your account is non-transferable and nonnegotiable. The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

****See Save to Win** disclosures for specific early withdrawal fees and specific end of year maturity.

*****Rate Bump Term Deposit: No longer offered.** At any time after your initial deposit you may request that the dividend rate on your Rate Bump TD be changed to the dividend rate then offered by the Credit Union for the then current 3 year Term Deposit (assuming you continue to maintain the minimum balance and meet the other requirements for this Account). The new dividend rate will apply to your then current balance beginning no later than the first business day of the following month after we actually receive your rate change request, will not be retroactive, and will apply until your original account maturity date, which will not change. You may make your request for a dividend rate change at any branch, by mail or by facsimile. You are allowed a dividend rate change only once during each term of your Rate Bump TD. The Credit Union may honor the request for a dividend rate change by a joint account holder without first obtaining the consent of the other joint account holders. Rate Bump Term Deposit accounts are not permitted to auto renew.

******Anniversary Term Deposit: No longer offered.** This offer is not available for funds on deposit in any account or sub-account with the credit union for this Term Deposit Account promotion. IRA Term Deposit Accounts are excluded. Anniversary Term Deposit accounts will not renew at maturity. This offer is limited and may be terminated at any time at the decision of the Credit Union.

