



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	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Membership Savings (1)(2)	Less Than \$15.00	_____ %	_____ %
	\$15.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
Regular Savings (1)(2)	Less Than \$15.00	_____ %	_____ %
	\$15.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
IRA Savings (1)		_____ %	_____ %
MUSD V12 Summer Salary Savings (1)(2)	Less Than \$25.00	_____ %	_____ %
	\$25.00 - \$10,000.00	_____ %	_____ %
	\$10,000.01 & Greater	_____ %	_____ %
Summer Salary Savings (1)(2)	Less Than \$15.00	_____ %	_____ %
	\$15.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
Christmas Club Savings (1)(2)	Less Than \$25.00	_____ %	_____ %
	\$25.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
Money Market (1)(2)	Less Than \$2,500.00	_____ %	_____ %
	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
Elite Checking (1)(2)	Less Than \$2,500.00	_____ %	_____ %
	\$2,500.00 & Greater	_____ %	_____ %

Account Type	FIXED RATE (term share Accounts)				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Regular Certificate (1)(2)	\$ _____	6 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	12 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	24 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	36 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	48 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	60 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
Traditional IRA Certificate (1)(2)	\$ _____	6 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	12 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	24 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	36 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	48 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	60 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
ROTH IRA Certificate (1)(2)	\$ _____	6 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	12 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	24 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	36 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	48 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%
	\$ _____	60 Month	Less Than \$50,00.00 \$50,000.00 & Greater	_____% _____%	_____% _____%

(1) 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 (323) 722-3400.

(2) All deposited funds earn the rate for the tier.

Schedule of Fees and Charges

Membership Savings Account	
Early Closure Fee (less than 90 days)	\$10.00
Escheat Notice Fee	\$2.00 per year
Minimum Balance Fee (Main Share balance is below (\$15.00))	\$1.00 per month
Mailed Statement (per statement cycle)*	\$2.00
Inactive Account Fee	\$5.00 per month

Account Services (Checking, Savings & Money Market)	
Account Reconciliation	\$20.00 per hour
Everyday Checking Monthly Service Fee (waived when requirements are met) **	\$4.95 monthly
Elite Checking Monthly Service Fee	\$5.95 monthly
Overdraft Protection Transfer Fee	\$6.00
Account Protection Fee (previously Courtesy Pay)	\$30.00
Non-Sufficient Funds (NSF) Check	\$30.00
Stop Payment (per check or sequence of checks)	\$15.00
Check Copy (Free for Online Banking)	\$2.00
Deposited Items Returned	\$20.00
Temporary Checks	\$7.50 for 16
Emergency/Rush Check Orders	Mail Carrier Fees Only
Excessive Withdrawals (Savings & Money Market)	\$5.00 7th and subsequent transaction per month
Money Market Service Charge (waived when requirements are met)	\$10.00 per month
Resubmit Items	\$10.00

Electronic Services	
Non-Sufficient Funds (NSF) Check On ACH Transactions	\$30.00
Wire Transfers	
(Incoming)	\$10.00
(Outgoing)	\$25.00 Domestic \$40.00 International
ACH Stop Payment	\$15.00
ATM Transaction Fee at Non CO-OP ATM	\$2.50
Rush Order Card	\$125.00
Card Replacement	\$5.00
Bill Pay Rush Fee	\$8.95

Consumer Loan Services	
Loan Extension Fee	\$30.00
Late Loan Payments	\$25.00
DMV Documentation (does not include any applicable DMV fees)	\$25.00
Demand Fee for Real Estate Payoff	\$30.00
Non-Sufficient Funds (NSF) Check on Loan Payment Check	\$30.00

* Members 55 or older and youth accounts are exempt from the \$2.00 fee.

** Everyday Checking monthly fee waived with 5 debit card purchase transactions.

Schedule of Fees and Charges (continued)

Over the Counter Services	
Credit Union Check	\$5.00
Money Order (up to \$1,000)	\$3.00
Stop Payment on Credit Union Issued Check	\$15.00
Deposited Item Returned	\$20.00
Foreign Item Sent for Collection	
Under \$200.00	\$10.00
Over \$200.00	\$20.00
Cashier's Check	\$8.00

Special Services	
Levies, Garnishments or Other Legal Process	\$25.00 each
Bad Address	\$2.00 per month
Subpoena of Records	\$16.00 hr. & \$0.20 copy
Verification of Deposit	\$10.00 each
Statement Copy	\$2.00 per page
Account Research	\$20.00 per hour
Overnight Delivery	\$25.00
Notary Public	\$10.00 per signature
Coin Machine Exchange Fee	5% per dollar counted (member) 10% per dollar counted (non-member)
Coin Ordering Fee	\$0.25 per roll

Other Accounts	
Christmas Club Savings Withdrawal Fee (excludes withdrawals made between November 1st and December 31st)	\$10.00 per withdrawal
MUSD V12 Summer Salary Savings Withdrawal Fee (excludes withdrawals made on August 1st and September 1st in amounts equal to or less than 50% of the principal balance)	\$10.00 per withdrawal
Summer Salary Savings (excludes withdrawals made on August 1st and September 1st in amounts equal to or less than 50% of the principal balance)	\$10.00 per withdrawal