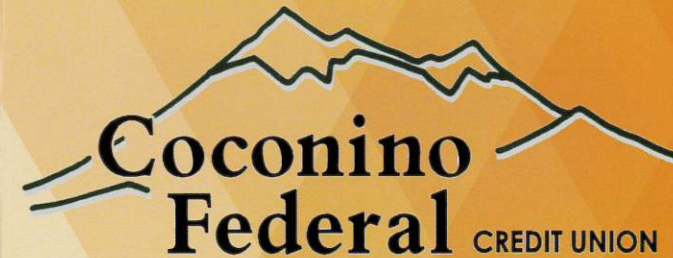


RATE AND FEE SCHEDULE

Certificate Accounts CD's



2800 S Woodlands Village Blvd
Flagstaff, AZ 86001
(928) 913-8100

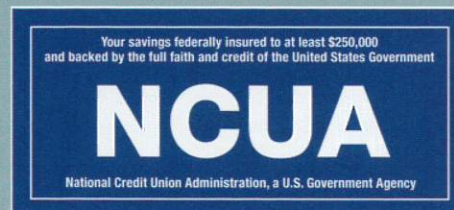
2520 N Fourth St
Flagstaff, AZ 86004
(928) 526-9179

112 E. 6th Avenue, Suite 2
Page, AZ 86040
(928) 645-2035

The rates and fees appearing in this Schedule are accurate and effective for deposit accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule.

If you have any questions or require current rate and fee information on your accounts, please contact Coconino Federal Credit Union.

CALL US TODAY! DEALS THIS
GOOD DON'T LAST FOREVER.



Coconinofcu.org

RATE & FEE SCHEDULE

The rate, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Dividend Declaration Date
January 1, 2019

Certificate Savings Rates
\$2,000 minimum

Term	APY*
3 Months	.90%
6 Months	2.50%
12 Months	1.00%
24 Months	1.30%

\$25,000 minimum

Term	APY*
3 Months	.95%
6 Months	2.50%
12 Months	1.05%
24 Months	1.35%

\$500 minimum

Term	APY*
12 Months	.90%

Individual Retirement Certificate Accounts (IRA CD's) \$1,000 minimum

Term	APY*
12 Months	1.35%
24 Months	1.60%
36 Months	1.15%

One time rate bump to current rate during CD term for IRA CD

*APY = Annual Percentage Yield. Dividends are prospective. In case of early withdrawal or fees, earnings could be reduced. Please see details below. The rate, APY, and fee schedule may change at any time without notice. Dividends will begin to accrue on noncash deposits on the business day you make the deposit to your account.

Early Withdrawal Penalty: We may impose a penalty if you withdraw from your account before the maturity date. Amount of Penalty: The amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: terms of 3 & 6 months, 30 days of dividends are forfeited; term of 12 months, 60 days dividends are forfeited; term of 24 months, 90 days of dividends are forfeited. 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 the dividends have already been paid, the penalty will be deducted from the principal.

Penalties are waived on IRA Share Certificates for members over the age of 59 1/2.

Accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government by the National Credit Union Administration, an agency of the U.S. Government. In addition, IRA funds are insured separately to \$250,000 by the NCUA. A Penalty will be imposed for early withdrawal of all term share certificates.

**TRUTH IN SAVINGS ACCOUNT
DISCLOSURES ARE AVAILABLE
UPON REQUEST**

FEE SCHEDULE

Early Withdrawal \$25.00 per withdrawal.

One partial withdrawal from 3 & 6 month share certificates is allowed.

Two partial withdrawals from 12 month share certificates are allowed.

Three partial withdrawals from 24 month share certificates are allowed.

Early IRA Share Certificate Closure \$25.00 per IRA.