

Disclosure of Dividends, Fees and Account Terms "Truth in Savings"

SAVINGS (PRIME SHARES) ACCOUNT

Rate information - The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was **0.25%** with an annual percentage yield of **0.25%**. The dividend rate and annual percentage yield are accurate as of **June 30, 2010**. The dividend rate and annual percentage yield may change at any time.

Minimum Balance to Open - The minimum balance to open this account is \$25.00.

Transfer Limitations - During any statement period, you may not make more than six transfers to another account of yours or to a third party by means of preauthorized or automatic transfer, or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in this statement, your account will be subject to closure.

Withdrawal Notice - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal.

I.R.A.

Rate information - The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was **0.50%** with an annual percentage yield of **0.50%** on balances between \$100.00 and \$1999.99, **.75%** with an annual percentage yield of **.75%** on balances between \$2000.00 and \$9999.99, **1.00%** with an annual percentage yield of **1.01%** on balances between \$10,000.00 and \$24,999.99, and **1.25%** with an annual percentage yield of **1.26%** on balances of \$25,000.00 or more. The entire balance in the account will earn the rate for that range. The dividend rate and annual percentage yield are accurate as of **June 30, 2010**. The dividend rate and annual percentage yield may change at any time.

Minimum Balance to Open - The minimum balance required to open this account is \$100.00.

Withdrawal Limitations - You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

CHRISTMAS CLUB ACCOUNT

Rate information - The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was **0.50%** with an annual percentage yield of **0.50%**. The dividend rate and annual percentage yield are accurate as of **June 30, 2010**. The dividend rate and annual percentage yield may change at any time.

Minimum balance to open - The minimum balance required to open this account is \$10.00.

Withdrawal limitations - You may not make withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party. If any withdrawal is made from this account before October 1, this account may be closed.

COMMON FEATURES OF PRIME SHARES, IRA and CHRISTMAS CLUB

Crediting Frequency - Dividends will be credited to this account quarterly.

Dividend Period - For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is March 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the same as the ending date of a dividend period and for the example above is March 31st.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance to Obtain the Disclosed Annual Percentage

Yield - The minimum balance to compute dividends is \$100. No dividends will be accrued on days that the balance falls below \$100.

Addition Limitations - You may make unlimited additions into your account.

CHECKING (SHARE DRAFT) ACCOUNTS

Rate information - The dividend rates for the Advantage and Advantage Plus accounts are determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on the Advantage account was **0.10%** with an annual percentage yield of **0.10%**. The dividend rate on the Advantage Plus account was **0.10%** with an annual percentage yield of **0.10%**. The dividend rate and annual percentage yield are accurate as of **May 31, 2010**. The dividend rate and annual percentage yield may change at any time.

Crediting frequency - Dividends will be credited into Advantage and Advantage Plus accounts monthly.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the same as the ending date of a dividend period, and for the example above is January 31st.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance to Obtain the Disclosed Annual Percentage

Yield - The minimum balance to compute dividends is \$1,500. No dividends will be accrued on days that the balance falls below \$1,500.

Addition limitations - You may make unlimited additions into your account.

Examination - We may disregard information on any draft or check, other than the signature of the drawer, the amount and magnetic coding. You agree we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for site examination of items.

MONEY MARKET ACCOUNT

Rate information - The dividend rate for this account is determined at the discretion of the board of directors. As of the last dividend declaration date, the dividend rate on this account was **0.25%** with an annual percentage yield of **0.25%** on balances between \$2,500.00 and \$9,999.99; **0.65%** with an annual percentage yield of **0.65%** on balances between \$10,000.00 and \$24,999.99; and **0.85%** with an annual percentage yield of **0.85%** on balances of \$25,000.00 or more. The entire balance in the account will earn the rate for that range based on average daily balance computation method. The dividend rate and annual percentage yield are accurate as of **May 31, 2010**. The dividend rate and annual percentage yield may change at any time.

Minimum Balance to open this account - \$2,500

Withdrawal limitations - Maximum number of all withdrawals or transfers per calendar month is limited to six (6) withdrawals. Withdrawals can be any combination of check withdrawals, over the counter, home banking or ACH. Maximum number of withdrawals by check per calendar month is limited to three (3) withdrawals. If the withdrawals per calendar month reach six (6) occurrences, any future withdrawals requested during the same calendar month will be rejected. Any check presentment for payment that exceeds three (3) per calendar month will be rejected, and will be returned back to the account holder as an NSF (non-sufficient funds) Regulation D return.

Crediting frequency - Dividends will be credited into Money Market accounts monthly.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1st, and the ending date of such dividend period is January 31st. All other dividend periods follow this same pattern of dates. The dividend declaration date is the same as the ending date of a dividend period and for the example above is January 31st.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum Balance to Obtain the Disclosed Annual Percentage

Yield - The minimum balance to compute dividends is \$2,500. No dividends will be accrued on days that the balance falls below \$2,500.

Addition limitations - You may make unlimited additions into your account.

ATM Access - Money Market accounts are not accessible for ATM Card Withdrawal Access.

Overdraft restrictions - The Money Market account is not available as overdraft protection or for use as loan collateral.

90 DAY CERTIFICATE OF DEPOSIT

Rate information - The interest rate for this account is determined at the discretion of the board of directors. The interest rate in this account is **.75%** with an annual percentage yield of **.75%**. The interest rate and annual percentage yield are accurate as of **May 19, 2010**. The interest rate and annual percentage yield may change at anytime.

Time requirements - This account matures ninety (90) days after account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal thirty (30) day's interest on the amount withdrawn subject to penalty. The interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the beginning of the term. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA, Keogh or other tax qualified plan.

6 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate for this account is determined at the discretion of the board of directors. The interest rate on this account is **1.00%** with an annual percentage yield of **1.01%**. The interest rate and annual percentage yield are accurate as of **May 19, 2010**. The interest rate and annual percentage yield may change at anytime.

Time requirements - This account matures one hundred eighty two (182) days after account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal sixty (60) day's interest on the amount withdrawn subject to penalty. The interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the beginning of the term. There are certain circumstances, such as

the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA, Keogh or other tax qualified plan.

12 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate for this account is determined at the discretion of the board of directors. The interest rate on this account is **1.25%** with an annual percentage yield of **1.26%**. The interest rate and annual percentage yield are accurate as of **May 19, 2010**. The interest rate and annual percentage yield may change at any time.

Time requirements - This account matures twelve (12) months after account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one hundred twenty (120) day's interest on the amount withdrawn subject to penalty. The interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the beginning of the term. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA, Keogh or other tax qualified plan.

18 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate for this account is determined at the discretion of the board of directors. The interest rate on this account is **1.50%** with an annual percentage yield of **1.51%**. The interest rate and annual percentage yield are accurate as of **May 19, 2010**. The interest rate and annual percentage yield may change at any time.

Time requirements - This account matures eighteen (18) months after account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one hundred eighty (180) day's interest on the amount withdrawn subject to penalty. The interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the beginning of the term. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA, Keogh or other tax qualified plan.

24 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate for this account is determined at the discretion of the board of directors. The interest rate on this account is **1.75%** with an annual percentage yield of **1.77%**. The interest rate and annual percentage yield are accurate as of **May 19, 2010**. The interest rate and annual percentage yield may change at any time.

Time requirements - This account matures twenty-four (24) months after account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal two hundred forty (240) day's interest on the amount withdrawn subject to penalty. The interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the beginning of the term. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA, Keogh or other tax qualified plan.

36 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate for this account is determined at the discretion of the board of directors. The interest rate on this account is **2.00%** with an annual percentage yield of **2.02%**. The interest rate and annual percentage yield are accurate as of **May 19, 2010**. The interest rate and annual percentage yield may change at any time.

Time requirements - This account matures thirty-six (36) months after account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal two hundred forty (240) day's interest on the amount withdrawn subject to penalty. The interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the beginning of the term. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA, Keogh or other tax qualified plan.

48 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate for this account is determined at the discretion of the board of directors. The interest rate on this account is **2.55%** with an annual percentage yield of **2.58%**. The interest rate and annual percentage yield are accurate as of **May 19, 2010**. The interest rate and annual percentage yield may change at any time.

Time requirements - This account matures forty-eight (48) months after account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal two hundred forty (240) day's interest on the amount withdrawn subject to penalty. The interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the beginning of the term. There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA, Keogh, or other tax qualified plan.

COMMON FEATURES OF CERTIFICATES OF DEPOSIT

Limitations on Rate Changes - The interest rate for your account will never be less than **0.00%**.

Crediting Frequency - Interest is credited monthly. At your discretion, we will 1) leave interest in the certificate of deposit monthly or, 2) credit interest into another account monthly, or 3) mail them to you in check form monthly.

Withdrawal of Interest Prior to Maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if the credit union agrees at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty.

You can withdraw interest anytime during the term after they are credited to your account. All certificates will have an estate benefit, which will permit the certificates of deposit to be redeemed without an early penalty, at face value plus accrued interest by the beneficiaries in the event of the death of the account holder.

Callable Account - We may call (terminate) this account, at our option, with a 30-day notice.

Automatically Renewable Account - Certificates with this option will automatically renew at maturity. Renewal term will be the same as the original term; you will have a grace period of ten (10) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period).

Non-Automatically Renewable Account - Certificates with this option will not automatically renew at maturity.

Final Maturity - If your account is not renewed, the funds in your account will be placed in a divided-bearing account.

Minimum Balance to Open - The minimum balance to open 90 day and 182 day certificates is \$2,500.00 and the minimum for all other certificates is \$1,000.00.

Addition Limitations - After the account is opened, you may not make additions into the account until the maturity date stated on the account.

COMMON FEATURES FOR ALL ACCOUNTS

By law requirements - You must complete payment of one share into your savings (share) account(s) as a condition of admission to membership. The par value of a share is \$25.00.

Balance requirements - If within five month(s) of admission to membership or increase in the par value, your balance falls below the par value of one share and you do not increase the balance to at least the par value of one share within five month(s) of the reduction, you may be terminated from membership.

Day-In-Day-Out Computation Method - This method calculates dividends or interest based on the effective balance at the end of each day in the period. Dividends are calculated separately for each day in the period and then added to the dividend total. At the end of the period the daily dividends are added together to determine the total dividend for the period. Interest is calculated separately for each day in the period. At the end of the period the daily interest amounts are added together to determine the total interest for the period. Dividend and interest calculations are based on a 365-day year. Dividends and interest are not calculated on days that the effective balance falls below the required minimum.

Compounding Frequency - Dividends and interest will be compounded monthly.

Accrual of Dividends and Interest on Non-cash Deposits - Dividends and interest will begin to accrue on the business day you place non-cash items (for example, checks) into your account.

Nature of Dividends and Interest - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

National Credit Union Association Insurance - This credit union is federally insured by the National Credit Union Association.

LIMITS & FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Savings (Share) account:

- \$1.00 for each automatic overdraft transfer to your share draft account.
 - \$5.00 for each withdrawal in excess of six during a quarter.
- Christmas Club accounts:**
- \$10 charge for accounts closed early (prior to Oct. 1st).

Checking (Share Draft) accounts:

- \$.25 per blank counter check, up to 12 free for new accounts.
- \$1 per automatic overdraft transfer from shares to share draft.
- \$1.25 charge for copy of a cleared draft.
- \$2 charge for cut-off statement from last statement ending date to present.
- \$3 charge for copy of previous month statement (each additional month \$1.00 if requested at same time).
- \$5 monthly membership fee for Advantage Plus Checking.
- \$7 monthly service fee for Advantage Checking if the effective balance at the end of any day falls below \$100.
- \$20 charge per hour to balance check book with \$20 minimum.
- \$25 charge for each draft returned for non-sufficient funds.

- \$25 charge for each Privilege Pay item paid.
- \$25 charge for stopping payment of a draft or electronic funds transfer (ACH) or returning a cleared ACH.
- \$25 charge for stopping payment on each group of consecutive drafts.
- \$25 charge to send letter for former account holders with checking (share draft) accounts closed for NSF's to another financial institution regarding the status of their NSF's.

Business Checking (Share Draft) accounts - \$.10 per item (check) fee for each deposited or cashed item (check) over 20 in one day.

BillPay:

- \$3.95 per month for Basic Checking Accounts.
- \$2.95 per month for Advantage Checking Accounts.
- No charge per month for Advantage Plus Checking Accounts.
- No charge per month for account holders utilizing e-Statements.

Money Market - First order of fifty (50) checks is printed at no charge to the account holder. Subsequent orders will be charged the current market price for check orders.

Safe Deposit Boxes:

- 3x5 box \$14
- 3x10 box \$25
- 5x10 box \$37
- 10x10 box \$65

ATM's - No fees if account holder uses an ATM owned by PFCCU or other designated ATM(s). Otherwise the following fees apply.

- \$1 per Withdrawal
- \$1 per Inquiry
- Deposits no charge
- Transfers no charge
- **Advantage Checking** account holder receives six (6) transactions (withdrawals and/or inquiries) in a calendar month at a foreign ATM. All transactions after the first 6 will bear the standard ATM fees shown above.
- **Advantage Plus Checking** account holder receives twelve (12) transactions (withdrawals and/or inquiries) in a calendar month at a foreign ATM. All transactions after the first 12 will bear the standard ATM fees shown above.

Eagle Express ATM Card:

- \$3 for replacement cards or re-issue of PIN from card issuer.
- \$6 for card and PIN replacement.
- \$45 for card or PIN rush order plus replacement costs.

VISA® Check Card:

- \$3 for card or PIN replacement.
- \$6 for card and PIN replacement.
- \$7 for copy of sales draft transfers.
- \$20 for each negative balance occurrence.
- \$45 for card or PIN rush order plus replacement costs.

Wire services:

- \$10 charge for incoming wire.
- \$20 charge for outgoing bank wire.
- \$25 charge for outgoing Western Union wire.
- \$35 charge for international wire.

Miscellaneous Charges:

- \$.10 per copy for copies of account holder documents.
- \$1 for address correction by Postal Service due to failure to notify credit union of change.
- \$1 charge per money order.
- \$2 charge for each teller check.
- \$2 charge/first page, \$1.00 each additional page for faxed documents.
- \$3 charge for each cashier's check.
- \$5 for each excessive share withdrawal (over 6 in quarter).

- \$5 per quarter inactive account service fee for each share or share draft account on account holder's 19 years of age or older with balances of less than \$100 and no transactions by the account holder in the past year.
- \$8 or 2% of garnishment amount, whichever is greater.
- \$10 for each collection letter written by our attorney.
- \$10 for share accounts closed within 90 days of opening or re-opened within 90 days of closing.
- \$15 per I.R.A. transfers to another financial institution.
- \$20 charge for research and letter on accounts reported to ChexSystems®.
- \$20 for first party NSF checks deposited with credit union.
- \$20 charge per hour for account research. (\$20 minimum).
- \$25 for non sufficient funds ACH item.
- \$25 charge to third party for check collection on account holder account.



Springfield • Nixa • Joplin • Branson
(417) 887-1983 or (800) 864-5301

