



This Truth-In-Savings (TIS) Rate and Fee Schedule for your Savings (Share) and Checking Accounts sets forth certain conditions, rates, fees, and charges applicable to your Primary Savings (Share) Account, your Secondary Savings (Share) Accounts including your Individual Retirement Account, your Share Certificate Accounts and your Checking (Share Draft) Accounts at Caprock Federal Credit Union as of the date set forth on top of this form. This Rate and Fee Schedule is incorporated as a part of your Account Agreement with Caprock Federal Credit Union. Additional Truth-In-Savings Disclosures are set forth in your new account packet.

TRUTH-IN-SAVING / RATE SCHEDULE

TYPE OF ACCOUNT	PROSPECTIVE DIVIDEND RATE	FOR PERIOD	PROSPECTIVE ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE REQUIREMENTS
Primary savings (share)	.95%	APR 2009	.953% APY*	Minimum daily balance-\$250
Secondary Saving (club)	.50%	APR 2008	.501% APY*	Minimum daily balance-\$250
Christmas club \$3,500.00 maximum balance	3.00%	JAN 2008	3.034% APY*	Minimum daily balance-\$250
Dividends on all savings will be compounded and credited quarterly. Dividend period-calendar quarterly. The dividend rate and APY may change monthly as determined by the Caprock Federal Credit Union board of directors.				
Money Market Checking	N/A	DEC 2007	N/A	Minimum daily balance \$2000
Transaction limitations: minimum withdrawal amount is \$500. Limit of withdrawals or transfers is three (3) in a calendar month.				
Individual Retirement account (IRA)	3.25%	JAN 2008	3.298% APY*	Minimum daily balance-\$250
Dividends on all IRA's will be compounded and credited quarterly. Dividend period-calendar quarterly. Also, certificates are available under the IRA program. The dividend rate and APY may change monthly as determined by the Caprock Federal Credit Union board of directors.				
TYPE OF ACCOUNT	PROSPECTIVE DIVIDEND RATE	FOR PERIOD	PROSPECTIVE ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE REQUIREMENTS
Checking (Share draft)	.20%	July 2010	.20% APY*	\$25.00 to open account
TYPES OF SHARE CERTIFICATE ACCOUNTS (REGULAR SHARES, IRA AND ***BUMP UP)				
TERMS	DIVIDEND RATE	FOR PERIOD	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE REQUIREMENTS
6-MONTHS <i>Certificates not available for bump up.</i>	1.00%	N/A	1.04% APY*	\$1000.00
12-MONTHS	1.25%	N/A	1.256% APY*	\$1000.00
18-MONTHS	1.40%	N/A	1.407% APY*	\$1000.00
24-MONTHS	1.75%	N/A	1.762% APY*	\$1000.00
36-MONTHS	2.25%	N/A	2.269% APY*	\$1000.00

No additional deposits. Renewed automatically. Dividends compounded and credited the last day of the month and at maturity.

Options for dividend payment (designation upon certificate opening): rollover, share transfer, or check withdrawal

Penalty: 30 days of dividends for 6 month

90 days of dividends for 24 and 36-month share certificates

60 days of dividends for 12 & 18 month

Penalty will be assessed when funds are withdrawn prior to maturity.

Bump up rates available on select cd's. Member may exercise bump up provision one time during duration of certificate by notifying credit union representative for rate increase.

Credit union will continue to offer a .25% increase rate for Jumbo Certificates in amounts equal to or exceeding \$99,000.00.

* APY: Annual percentage yield

Declaration dates: Effective
 Regular shares dividends 4/01/2009
 Share Draft Checking 7/01/2010
 Share certificates 8/01/2010

