

TRUTH-IN-SAVINGS DISCLOSURE
 LAST DIVIDEND DECLARATION DATE:
 11/01/2011

The rates and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	
Savings Accounts	.20 / .20	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$100.00	Daily Balance Account transfer limitations apply.
Christmas Club Accounts	.20 / .20	Monthly	Monthly	Monthly (calendar)	\$5.00	---	\$100.00	Daily Balance Account withdrawal limitations apply.
Accumulative IRA Accounts	.35 / .35	Monthly	Monthly	Monthly (calendar)	\$250.00	---	\$100.00	Daily Balance Account transfer limitations apply.
Red River Tunes (iTunes) Accounts	0.00 / 0.00	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance ---
Free Checking Accounts	0.00 /	---	---	---	---	---	---	---
Super Money Market Accounts	0.00 / 0.00 .20 / .20	Monthly	Monthly	Monthly (calendar)	\$2,500.00	\$2,500.00	---	Daily Balance ---
Money Market Premium Accounts	/ .25 / .25 / . /	Monthly	Monthly	Monthly (calendar)	\$10,000.00	---	\$10,000.00	Daily Balance Account transfer limitations apply.
High Yield Checking: Requirements met (see Section 1)* Requirements not met (see section 1)*	2.96 / 3.00 1.00 / 1.00 .10 / .10	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance ---

ACCOUNT DISCLOSURES

Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Money Market Premium account is a Tiered Rate account. If your Daily Balance is from \$10,000.00 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$25,000.00 to \$74,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$75,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. *The High Yield Checking account is a Tiered Rate account. If your Daily Balance is \$10,000.00 or below and you meet all of the following minimum service qualifications during the calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you complete at least 10 debit card transactions (excluding ATM transactions); 2) you have at least one (1) direct deposit/payroll transaction; 3) you access Online Banking at least once a month; and 4) receive e-statements. If your balance is greater than \$10,000.00 and you meet all of the minimum service qualifications, the second Dividend Rate and range of Annual Percentage Yields listed for this account

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Christmas Club, Red River Tunes and Super Money Market accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Money Market Premium Accounts, the Dividend Rate and Annual Percentage Yield may change weekly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The **Super Money Market** account is a Tiered Rate account. If your Daily Balance is \$2,499.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$2,500.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend

will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service qualifications during a calendar month, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you meet all the minimum service requirements you will also receive ATM withdrawal surcharge fee refunds up to \$25.00 per month.

2. Nature of Dividends. Dividends are paid from current income and available earnings at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and 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.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club

FEE SCHEDULE

accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Super Money Market accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule. For Savings, Christmas Club, Accumulative IRA, and Money Market Premium 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 accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend 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. For 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.

6. Account Limitations. For Savings, Accumulative IRA, and Money Market Premium accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, access card, or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. You may not make withdrawals from your Christmas Club accounts at any other time. If you wish to access the funds in your Christmas Club accounts, you may close it. If you close your Christmas Club accounts, you will be charged a fee of all accrued, uncredited dividends. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Savings accounts, you will be charged a fee as disclosed in the Fee Schedule for each manual withdrawal in excess of two (2) during a calendar month. This limitation does not apply to automatic transfers, ACH withdrawals or ATM withdrawals. For Money Market Premium accounts, you will be charged a fee as disclosed in the Fee Schedule for each withdrawal in excess of three (3) during a calendar month. For Red River Tunes, Free Checking, Super Money/Market and Rewards Checking accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Super Money Market Account Fees

- Low Balance

\$ 10.00/Month
If minimum daily balance is not met

Money Market Premium Account Fees

- Withdrawal

\$ 15.00/Withdrawal
In excess of (3) per month

Savings Account Fees

- Excess Withdrawal

\$ 1.00/Withdrawal
In excess of two (2) per month in person or by phone

Checking Account Fees

- Overdraft
- NSF
- Returned Item
- Stop Payment
- Check Printing

\$ 2.00/Item
\$ 23.00/Item
\$ 2.00/Item
\$ 23.00/Request
Maximum of \$40.00 for a series
Prices may vary depending upon style

EFT Fees

- ATM Transaction/Inquiry
- ATM Inquiry
- Card Replacement

\$ 1.00/Transaction/Inquiry
At Non-Proprietary ATMs
\$ 0.25/Inquiry at ATMs owned by the credit union
\$ 5.00/Card

Safe Deposit Box Fees

- Annual Rental Size 3x10
- Annual Rental Size 5x10
- Annual Rental Size 10x10
- Drilling of Boxes
- Key Deposit
- Key Replacement

\$ 22.00/Year
\$ 28.00/Year
\$ 45.00/Year
Actual cost
\$ 10.00/Key
\$ 5.00/Key

Share Value/Membership Fee

- Par Value of One Share

\$ 5.00
The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Other Service Fees

- Items Sent For Collection
- Wire Transfer (Incoming)
- Wire Transfer (Outgoing)
- Wire Transfer (Outgoing)
- Cashier's Check
- Check Cashing

\$ 5.00 Minimum/Item
\$ 6.00/Transfer
\$ 12.00/Transfer Domestic
\$ 25.00/Transfer Foreign
\$ 3.00/Check
\$ 3.00 per Check under \$50.00 and \$5.00 per Check \$50.00 or more if member has less than \$100.00 as their aggregate average monthly balance.

- Money Order
- Travelers Check
- Travelers Check For Two

\$ 1.75/Check
\$ 1.00/\$100.00
\$ 1.00/\$100.00
No maximum
\$ 20.00/Hour
\$ 20.00/Hour
\$ 2.00/Copy
\$ 2.00/Printout
\$ 25.00/Year

Charged after one (1) year and account balance less than \$100.00
\$ 2.00/Transfer
\$ 2.00/Copy
\$ 1.00/Fax
\$ 2.00/Fax (2 pages \$1.00 per page thereafter)

5% of total transaction if member has less than \$100.00 as their aggregate average monthly balance.
\$.20/Each in excess of 10 \$23.00/Each

- Temporary Checks

\$ 23.00/Item
\$ 23.00/Item

- NSF Item
- NSF ATM Withdrawal
- NSF Pre-Authorized Withdrawal

\$ 2.00 (savings to checking)
\$ 5.00 if less than 6 months
\$ 35.00
\$ 23.00/Request
\$ 8.00

- Telephone Transfer
- Early Closure of Savings Account
- Tax Levy/Garnishment
- Stop Payment ACH
- IRA Closing Account

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