



# Rate Schedule - Member Accounts

All rates are subject to change without notice. You can contact us for the most current information regarding rates.

Effective Date: \_\_\_\_\_

Account Type	Minimum Opening Deposit	Minimum Balance	Minimum to earn Dividends	Annual Percentage Yield (APY)	Dividend Rate	Rate Fixed/Variable	Dividends Compounded Paid
Membership Savings Account	\$5.00	\$5.00	\$50.00	0.15%	0.15%	Varies	Monthly
Club Account	\$5.00	0	\$50.00	0.15%	0.15%	Varies	Monthly
IRA Savings	\$1.00	0	\$1.00	0.25%	0.25%	Varies	Monthly
Money Market Account	0	0	\$2,500	0.20%	0.20%	Varies	Monthly
			\$10,000	0.20%	0.20%	Varies	Monthly
			\$25,000	0.25%	0.25%	Varies	Monthly
			\$50,000	0.30%	0.30%	Varies	Monthly
Checking Account	\$25.00	0	N/A				
Second Chance Checking Account	\$25.00	0	N/A				
Business Checking Account	\$1,000.00	\$1,000.00	N/A				

## Certificates and IRA Certificates

3 month		\$10,000	0.30%	0.30%	Fixed	Monthly
6 month		\$500	0.40%	0.40%	Fixed	Monthly
12 month		\$500	0.50%	0.50%	Fixed	Monthly
24 month		\$500	0.70%	0.70%	Fixed	Monthly
36 month		\$500	0.80%	0.80%	Fixed	Monthly
60 month		\$500	1.90%	1.90%	Fixed	Monthly

## Jumbo Certificates

6 month	\$50,000	\$50,000	0.45%	0.45%	Fixed	Monthly
12 month	\$50,000	\$50,000	0.55%	0.55%	Fixed	Monthly

## Golden Eagle Certificate Account

6 month	\$5,000	\$5,000	0.45%	0.45%	Fixed	Monthly
12 month	\$5,000	\$5,000	0.55%	0.55%	Fixed	Monthly

**Rate Information:** The Annual Percentage Yield (APY) Dividend Rate reflect the total amount of interest and dividends to be paid on an account based on the rate and frequency of compounding for an annual period.

**Compounding and Crediting:** Unless otherwise stated paid dividends will be compounded and credited to your account monthly.

**Minimum Balance Requirements:** The minimum balance requirement for each account is shown above. Minimum balance requirements may include a minimum opening deposit and the minimum balance that you must maintain each day to earn the stated dividend for that account. The par value of a share is \$5.00

**Accrual of Dividends:** Dividends will begin to accrue on the business day that you make the deposit.

**Average Daily Balance Computation:** The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. It 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.

**Second Chance Checking:** The Second Chance Checking account requires a minimum of \$25 to open the account. There is a monthly \$10 service fee.

**Business Checking:** The Business Checking Account requires a minimum balance of \$1,000. If your balance falls below the minimum a \$10 fee will be assessed to the account.

**Variable Rate Information:** If your rate is variable, the rate is based on JetStream's Board of Directors discretion. We may change the rate monthly on the first day of the month. There are no limitations on the amount the rate can change.

**Golden Eagle Accountholders:** Golden Eagle Members must maintain a minimum of \$10,000 within their deposit accounts. (savings, clubs, certificates or IRAs)

**Renewal policy:** Unless you instruct us otherwise, your Certificate Account will automatically renew at maturity. You have 10 days after the maturity date to withdraw or transfer the funds without incurring an early withdrawal penalty.

**Maturity:** Your account will mature in accordance with the terms stated above and as indicated in your statement.

**Early withdrawal penalties:** Penalties apply for early withdrawal on all term accounts. We will impose a penalty on early withdrawals on an account of less than 1 year of 30 days of dividend. Accounts with terms of more than one year the penalty we may impose will equal 90 days of dividends.

