



631 East Main Street
 Hagerstown, IN 47346
 Phone: (765) 489-4571
 Fax: (765) 489-5778

RATE SCHEDULE

The rates 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.

Effective Date:

Maturity Date:

	Dividend Rate (%)	APY (%)	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Less than one year										
Share/ IRA Share Certificate Account										
3 Month			Fixed	\$1,000.00	Daily	Monthly	Account's term	Not Allowed	Allowed – see Transaction Limitations section	Automatic
6 Month										
9 Month										
<input type="checkbox"/> One year or more										
Share/ IRA Share Certificate Account										
12 Month			Fixed	\$500.00	Daily	Monthly	Account's term	Not Allowed	Allowed – see Transaction Limitations section	Automatic
15 Month										
18 Month										
24 Month										
36 Month										
48 Month										
60 Month										
<input type="checkbox"/> Jumbo Share/ IRA Share Certificate Account										
9 Month			Fixed	\$50,000.00	Daily	Monthly	Account's term	Not Allowed	Allowed – see Transaction Limitations section	Automatic
12 Month										
15 Month										
18 Month										
24 Month										
36 Month										
48 Month										
60 Month										
<input type="checkbox"/> Victory Share Certificate Account										
9 Month			Variable	\$1,000.00	Daily	Monthly	Account's term	Not Allowed	Allowed – see Transaction Limitations section	No

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule 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 all Share Certificate, IRA Share Certificate, Jumbo Share Certificate, and Jumbo IRA Share Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For Victory Share Certificate accounts, the Dividend Rate and Annual Percentage Yield begins with a fixed rate, but may change weekly based upon the win record of the Wayne or Henry County public high school sports team of your choice. You must select your school and sport at the time you open your share certificate.

For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Dividend Period. For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Share Savings account. The par value amount for one share in a Regular Share account is \$25.00. Some accounts may have an additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. Accrual of Dividends. For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

6. Transaction Limitations. For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

+ "AUH f]hm" Y[~!&~ } o' q]A ae' !^Ae A cae' aA } A@UJae' A aA^A U&@ a' !A' A } A
^ [~!&~ } o' U^A q o' A' A^, ae' A [cae' EAA

9Uf miK]h XfUk U'D YbUhm" Y A' ae' A] [^ A ae' A } ae' A A [^ A, ae' A ae' A [^ A [^ A
ae' A } o' A^ [^ A @ A ae' A ae' A ae' EAA

5a ci blicZDYbU'hm" Q' !A ae' A [^ A A @e' A A cae' A ae' A } o' a' cae' A ae' A [^ A A
!.. A @e' A [^ A A ae' A @e' A [^ A } o' A ae' A ae' A ae' A } ae' A [^ A [^ A } o' A A ae' A
ae' A ae' A ae' A [^ A A @e' A A cae' A ae' A } o' ae' A [^ A A ^ A ae' A [^ A } * ! EAA
o' A ae' A ae' A ae' A } ae' A [^ A [^ A } o' A A ae' A ae' A ae' A } ae' EAA

<ck 'h YDYb Uhmik cf_ g" V @ A' } ae' A A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A } ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
o' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A } * @e' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
- [{ A @ A q a ae' EAA

9I Wdhc bglc '9Uf miK]h XfUk U'D YbUHyg" Oe' A [^ A } EAA, ^ A ae' A ae' A ae' A ae' A } o' A
ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A } * @e' A ae' A

QAY @ } A ae' A } o' A, } ! A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A

QAY @ ! A @ ae' A } o' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A

F YbYk U' Dc]Wm" V @ A' } ae' A [^ A [^ A [^ A } o' A A cae' A ae' A A @ UJae' A U&@ a' ! EAA
Q' ! A @e' A A cae' A ae' A A @e' A A cae' A ae' A A @e' A A cae' A ae' A A @e' A A cae' A ae' A A @e' A A
U @e' A A cae' A ae' A } o' EAA [^ A } o' A ae' A q { ae' A A } ^, A [A [@e' A [A] [] A
{ ae' A ae' EAA [^ A @e' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A ae' A ae' A } o' ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
O' ! cae' A ae' A } o' EAA [^ A } o' A ae' A q { ae' A A } [^ A } o' A ae' A ae' A ae' A ae' A ae' A
ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A

Bcbf Ubgyf UV#BcbbY[chUVY" Y[~!&~ } o' A [] dae' A ae' A ae' A ae' A ae' A } ^ * [cae' EAA

V @ A ae' A } ^ ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A } o' EAA [^ A } o' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
ae' A

A

D9F: 97H7-F7 @ 7F98-HI B-CB
! HF A ae' A ae' A ae' A ae' A
P ae' A q } EAA I H I A
U @ } ! A I I D I J E I I F A
ae' A I I D I J E I I A
A

2306 South Memorial Drive
New Castle, IN 47362 A
Phone: (765) 521-2215
Fax: (765) 521-2213

77 S. 37th St.
Richmond, IN 47374
Phone: (765) 965-7400
Fax: (765) 965-2910

AAAA

• A V @ ae' A ae' A } o' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
* ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A
Q' ! ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A ae' A

Updated 01/2011



American
Share
Insurance