

**MICHIGAN COLUMBUS FEDERAL CREDIT UNION
30419 SIX MILE ROAD
LIVONIA, MI 48152
(734) 425-5080**

REGULAR SHARE ACCOUNTS

VARIABLE RATE INFORMATION

A prospective dividend rate of 0.30% will be paid on the entire balance in your account with a prospective annual percentage yield of 0.30% for this dividend period. The dividend rate and APY may change every day based on the determination of the Credit Union Board of Directors.

NATURE OF DIVIDENDS

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

COMPOUNDING AND CREDITING

Dividends will be compounded quarterly and will be credited quarterly. If you close your share account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is 01/01 and the ending date of such dividend period is 03/31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 03/31.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open this account is \$5.00. You must maintain a minimum daily balance of \$200.00 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS OF NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. check) to your account.

FEES AND CHARGES

Refer to the attached fee schedule.

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SHARE DRAFT ACCOUNTS

VARIABLE RATE INFORMATION

A prospective dividend rate of 0.00% will be paid on the entire balance in your account with a prospective annual percentage yield of 0.00% for this dividend period. The dividend rate and APY may change every day based on the determination of the Credit Union Board of Directors.

NATURE OF DIVIDENDS

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

COMPOUNDING AND CREDITING

Dividends will be compounded quarterly and will be credited quarterly. If you close your share draft account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is quarterly. For example, the beginning date of the first dividend period of the calendar year is 01/01 and the ending date of such dividend period is 03/31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 03/31.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open this account is \$1.00. You must have a regular share account in the Credit Union with a minimum balance of \$5.00 to open a Share Draft account. You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS OF NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. check) to your account.

FEES AND CHARGES

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MAXI YIELD SHARE ACCOUNTS

VARIABLE RATE INFORMATION

A prospective dividend rate of 1.24% will be paid on the entire balance in your account with a prospective annual percentage yield of 1.25% for this dividend period. The dividend rate and APY may change every day based on the determination of the Credit Union Board of Directors.

NATURE OF DIVIDENDS

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

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and will be credit monthly. If you close your maxi account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is 01/01 and the ending date of such dividend period is 01/31. All other dividend periods follow this same patten of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 01/31.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open this account is \$10,000.00. You must maintain a minimum daily balance of \$10,000.00 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. check) to your account.

FEES AND CHARGES

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HIGH YIELD SHARE ACCOUNTS

VARIABLE RATE INFORMATION

A prospective dividend rate of 0.75% will be paid on the entire balance in your account with a prospective annual percentage yield of 0.75% for this dividend period. The dividend rate and APY may change every day based on the determination of the Credit Union Board of Directors.

NATURE OF DIVIDENDS

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

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and will be credit monthly. If you close your maxi account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is 01/01 and the ending date of such dividend period is 01/31. All other dividend periods follow this same patten of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 01/31.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open this account is \$2,000.00. You must maintain a minimum daily balance of \$2,000.00 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. check) to your account.

FEES AND CHARGES

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IRA

VARIABLE RATE INFORMATION

A prospective dividend rate of 1.74% will be paid on the entire balance in your account with a prospective annual percentage yield of 1.75% for this dividend period. The dividend rate and APY may change every day based on the determination of the Credit Union Board of Directors.

NATURE OF DIVIDENDS

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

COMPOUNDING AND CREDITING

Dividends will be compounded semi-annually and will be credited semi-annually. If you close your IRA account before dividends are paid, you will not receive the accrued dividends. For this account type, the dividend period is semi-annually. For example, the beginning date of the first dividend period of the calendar year is 01/01 and the ending date of such dividend period is 06/30. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 06/30.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open this account is \$1.00. You must maintain a minimum daily of \$1.00 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS OF NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. check) to your account.

FEES AND CHARGES

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CERTIFICATES (12 MONTH EXAMPLE)

VARIABLE RATE INFORMATION

A prospective dividend rate of 1.74% will be paid on the entire balance in your account with a prospective annual percentage yield of 1.75% for this dividend period. The dividend rate and APY may change every day based on the determination of the Credit Union Board of Directors.

NATURE OF DIVIDENDS

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

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and will be credit monthly. If you close your certificate before maturity, you will not receive the accrued dividends and you will be subjected to a penalty of 180 days of dividends. . For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is 01/01 and the ending date of such dividend period is 01/31. All other dividend periods follow this same patten of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is 01/31.

MINIMUM BALANCE REQUIREMENTS

The minimum balance required to open this account is \$500.00. You must maintain a minimum daily balance of \$500.00 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance.

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. check) to your account.

FEES AND CHARGES

Refer to attached fee schedule.