INSTRUCTIONS  This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

EFFECTIVE DATE: 05/29/2019

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<th>VARIABLE RATE</th>
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<td><strong>Account Type</strong></td>
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<td>Invest Club (1)(2)</td>
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<th>FIXED RATE</th>
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<tr>
<td><strong>Account Type</strong></td>
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<td>Regular Certificate (3)</td>
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1. For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 05/29/2019. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

2. All deposited funds in the Account earn the rate for the tier that is commensurate with the entire Account balance at the end of a dividend period.

3. For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (505) 262-1401.
### Business Schedule of Fees and Charges

#### Checking Account Fees

- **Standard Business Checking**
  - Minimum Balance Fee: $8.00/Month
  - Transaction Fee (First 150 complimentary per month): $0.20/Item*

- **Premier Business Checking**
  - Minimum Balance Fee: $15.00/Month
  - Transaction Fee (First 300 complimentary per month): $0.18/Item*

- **Community Partner Business Checking**
  - Transaction Fee (First 300 complimentary per month): $0.10/Item*

- **NSF Fee**: $26.00/Item
- **Returned Item Fee**: $26.00/Item
- **Stop Payment Fee**: $18.50/Request

#### Other Service Fees

- **Shared Branching**: $2.00/Transaction**
- **Shared Branching Returned Item**: $35.00/Item
- **Items Sent For Collection**: $10.00/Item
- **Wire Transfer Fee (Domestic)**: $15.00/Transfer
- **Wire Transfer Fee (International)**: $50.00/Transfer
- **Cashiers Check**: $2.00/Check
- **Travel Money Card**: $5.00
- **Account Reconciliation**: $20.00/Transaction
  - $20.00 minimum charge
- **Account Research**: $20.00/Transaction
  - $20.00 minimum charge
- **Copy Fee**: $0.25/Page
- **Deposited Item Return Fee**: $26.00/Item
- **Dormant Account Fee**: $5.00/Quarter
- **Declaration of Loss (Money Order/Cashier’s Check)**: $18.50
- **Safe Deposit Lost Key(s)**: $200/Lock Drillout
- **Safe Deposit Abandoned Box**: $200/Lock Drillout
- **Safe Deposit Box Rental**
  - 3” x 5”: $20.00/Year
  - 5” x 5”: $30.00/Year
  - 3” x 10”: $40.00/Year
  - 5” x 10”: $50.00/Year
  - 10” x 10”: $75.00/Year
- **Return Mail**: $5.00/Quarter

- **Gift Card**
  - $10.00 – $100.00 Face Value: $1.50
  - $101.00 – $200.00 Face Value: $2.00
  - $201.00 – $300.00 Face Value: $2.50
  - $301.00 – $500.00 Face Value: $3.00
- **Remote Deposit Capture (Administrative)**: 35.00

#### EFT Fees

- **ATM Withdrawal/Transfer Fee**
  - Actual Surcharge Fee Plus $1.00 for ATMs owned by CU Anytime or the Co-op Network
  - $35.00/Card minimum (rate could increase based on location)
- **Plastic Card Rush Fee**: $5.00/Card
- **ACH Overdraft Fee**: $26.00/Item
- **ACH NSF**: $26.00/Item
- **Debit Card/ATM Card Overdraft**: $26.00/Item

*Applicable after the number of complimentary transactions has been met. Transactions subject to fee are cash withdrawal, cash deposit, check dispersal, check received, and on us draft.

**Applicable after 4th visit each month within Valencia, Bernalillo and Sandoval counties (excludes deposit and loan payment transactions).
Business Schedule of Fees and Charges Continued

**ACH Online Fees**

- **Cost per File (1 to 5 Files)** ........................................ $5.00/File/Month
- **Cost per File (5+ Files)** ............................................ $3.00/File/Month
- **Cost per Transaction (1 to 100 Transactions)** ................... $0.10/Transaction/Month
- **Cost per Transaction (100+ Transactions)** ...................... $0.08/Transaction/Month
- **Cost per Token** ....................................................... $30.00/Token
- **Cost for NACHA Rules Book (Annually)** .......................... $40.00/Book

*Applicable after the number of complimentary transactions has been met. Transactions subject to fee are cash withdrawal, cash deposit, check dispersal, check received, and on us draft.

**Applicable after 4th visit each month within Valencia, Bernalillo and Sandoval counties (excludes deposit and loan payment transactions).