

**Atlanta Postal Credit Union**  
 3900 Crown Road  
 Atlanta, GA 30380-0001  
 (404) 768-4126 • (800) 849-8431

## RATE AND FEE 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:  
**February 23, 2012**  
**Through February 29, 2012**

	Interest Rate (%)	APY (%)	Terms	Minimum Opening Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> <b>Certificate Less Than 1 Year Account</b>			Fixed	\$500.00	Not Applicable	At Maturity	Not Allowed	Allowed With Penalty	<input type="checkbox"/> Not Automatic <input type="checkbox"/> Automatic
91 Day	0.748%	0.75%							
6 Month	0.898%	0.90%							
<input type="checkbox"/> <b>Certificate 1 Year or Greater Account</b>			Fixed	\$500.00	Daily	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Not Allowed	Allowed With Penalty	<input type="checkbox"/> Not Automatic <input type="checkbox"/> Automatic
12 Month	1.045%	1.05%							
24 Month	1.242%	1.25%							
30 Month	1.390%	1.40%							
36 Month	1.587%	1.60%							
48 Month	1.784%	1.80%							
60 Month	2.078%	2.10%							
<input type="checkbox"/> <b>IRA Certificate Account</b>			Fixed	\$2,000.00	Daily	Quarterly	Not Allowed	Allowed With Penalty	<input type="checkbox"/> Not Automatic <input type="checkbox"/> Automatic
12 Month	1.045%	1.05%							
24 Month	1.242%	1.25%							
30 Month	1.390%	1.40%							
36 Month	1.587%	1.60%							
48 Month	1.784%	1.80%							
60 Month	2.078%	2.10%							

**Except as specifically described, the following disclosures apply to all of the accounts.**

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**2. Interest Compounding and Crediting.** The compounding and crediting of interest applicable to each account is set forth in the Rate and Fee Schedule. For Certificate 1 year or greater accounts, members have the choice to have dividends credited monthly or quarterly.

**3. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, interest is calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

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

**5. Transaction Limitations.** After your account is opened, you may not make deposits into the account until the maturity date stated on the account.

**6. Maturity.** Your account will mature as indicated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.

**Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.

**Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of less than 1 year	90 days interest.
Terms of 1 year or more	180 days interest.

**How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

**Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; or

- Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or

- Where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount at least equal to the simple interest earned in the amount withdrawn; or

- Where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.

**Automatic Renewal Policy.** Upon expiration of the initial term, the certificate will be automatically renewed for the same term, at the interest rate in effect at that time, unless written notice for alternative disposition is received by the Credit Union within the required period as defined in the next paragraph.

The share certificate will automatically renew at the close of business on maturity or on the maturity date of any renewal term unless 1) withdrawn or transferred within the ten (10) calendar day period immediately following the scheduled or renewal date; or 2) the Credit Union gives written notice that the certificate will not be renewed.

**Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at (404) 768- 4126 or 1-800-849-8431.**

