

**THE DIVIDENDS FOR THE 4<sup>TH</sup> QUARTER ENDING DECEMBER 31, 2014, ARE AS FOLLOWS:**

| Type                                 | Rate | APY* | Dividends are calculated by the average Daily balance in the account for the period. APY is Annual Percentage Yield. Dividends will be compounded every quarter. You must maintain a minimum average daily balance of \$200 in your account to obtain the disclosed annual percentage yield. |
|--------------------------------------|------|------|--|
| Regular Share and Holiday Accounts   | .12% | .12% |  |
| IRA (Individual Retirement Accounts) | .12% | .12% |  |

**Insured up to \$250,000 by the National Credit Union Association (NCUA), an agency of the Federal Government.**

| LOAN RATES                      | Limit  | Rate APR*   | Comments  |
|---------------------------------|--|---|---|
| Signature Loan                  | Up to \$15,000<br>(with length of service requirement)   | 10.99%  | Education, vacation, investments, home improvements, furniture, etc. 30% of the original loan must be paid before refinancing or borrowing additional funds |
| CuCash Loan                     | Up to \$10,000<br>(with length of service requirement)   | 9.99%   | Line of credit with interest rates less than most credit cards  |
| New Vehicle Loan                | Up to \$45,000<br>100% of vehicle  | 3.00% for 36 months - (or less)<br>3.50% for 48 months<br>4.00% for 60 months<br>4.25% for 72 months* | Includes cars, boats, campers, trucks, motorcycles, and airplanes<br>* (min. of \$25,000)   |
| Used Vehicle Loan               | 80% of Kelly Blue Book financing available.<br>95% including tax, title, and extended warranties | 4.00% for 36 months - (or less)<br>4.25% for 48 months<br>4.50% for 60 months                         | Term depends on model year. Up to 10 model years old. (2004 or newer)<br>Not to exceed invoice price  |
| Hybrid Vehicles                 | 100% financing available including tax, title, and extended warranties                           | 2.25% for 36 months - (or less)<br>2.50% for 48 months<br>3.00% for 60 months                         | Environmentally friendly electric vehicles. Tax advantages may apply  |
| Share Loans                     | Up to balance in savings   | 2.00% over current dividend rate (loan rate currently 2.12%)  | Frozen shares is your collateral against loan amount.   |
| Home Equity Loan Program (HELP) | Up to \$150,000 based on equity in your home   | Prime declared in Jan. & July (loan rate currently 4.25% through December 31, 2014)                   | Borrow against your home<br>Variable rate   |
| Loan Special                    | Up to \$3,000  | 10.00% up to 24 months  | Must have 5 years tenure with employer  |
| 15-5-6                          | Up to \$15,000   | 6.0% up to 60 months  | Must be homeowner and a Beacon score above 600  |

All rates are subject to change and reviewed monthly by the Board of Directors. There is a 1% rate increase without a 10% down payment  
APY\* = Annual Percentage Yield      APR\* = Annual Percentage Rate

|   |                                      | <b>SERVICE FEES</b> |
|---|--------------------------------------|---------------------|
| New Account Fee .....   | \$1.00                               |                     |
| New Account closing within 6 months of opening.....                       | \$10.00                              |                     |
| Holiday Club withdrawals prior to the one-time annual distribution.....   | \$25.00                              |                     |
| Minimum daily balance below \$100 and no activity for 1 year or more..... | \$5.00 /month                        |                     |
| Stop Payment on Corporate Check.....                                      | \$30.00                              |                     |
| Letter of Credit .....  | \$10.00                              |                     |
| Research Account .....  | \$10.00 /hour (½ hr. min. at \$5.00) |                     |
| Statement Copy .....  | \$4.00 per page                      |                     |
| Check Writing Services to other than account owner.....                   | \$5.00 per check                     |                     |
| Share Withdrawal - More than 7 withdrawals per quarter .....              | \$4.00                               |                     |
| Return Checks.....  | \$30.00                              |                     |
| ACH Return .....  | \$30.00                              |                     |
| Copies of Share Draft Checks .....  | \$0.75                               |                     |
| ACH Stop Pay .....  | \$30.00                              |                     |
| S/D Stop Payment.....   | \$30.00                              |                     |

Please contact a MNCPPC Federal Credit Union employee for further information on applicable fees and terms at the Credit Union offices. Rates subject to change without notice.