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Consumer Account Disclosure Rate Supplement

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your TIS Account Disclosure. The Annual Percentage Rates and corresponding Dividend Rates for each Account are shown below.

EFFECTIVE DATE: _____

New Account **Request for Information**

Account Type	VARIABLE RATE		
	BALANCE REQUIREMENTS	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Consumer Primary Share Account (1)		_____ %	_____ %
<input type="checkbox"/> Consumer Share Draft Account		No Dividends Paid	
<input type="checkbox"/> Consumer Holiday Account (1)		_____ %	_____ %
<input type="checkbox"/> Consumer Vacation Account (1)		_____ %	_____ %
<input type="checkbox"/> Consumer Money Market Share Account (1)	\$0.00-\$2,499.99	_____ %	_____ %
	\$2,500.00-\$9,999.99	_____ %	_____ %
	\$10,000.00-\$24,999.99	_____ %	_____ %
	\$25,000.00-\$74,999.99	_____ %	_____ %
	\$75,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Consumer Special Account (1)		_____ %	_____ %
<input type="checkbox"/> Consumer Traditional IRA Share Account (1)		_____ %	_____ %
<input type="checkbox"/> Consumer Roth IRA Share Account (1)		_____ %	_____ %
<input type="checkbox"/> Consumer Coverdell Education Savings Account (1)		_____ %	_____ %

Account Type	FIXED RATE		
	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Consumer Share Certificate Account (2)	6 Months	_____ %	_____ %
	8 Months	_____ %	_____ %
	12 Months	_____ %	_____ %
	15 Months	_____ %	_____ %
	18 Months	_____ %	_____ %
	24 Months	_____ %	_____ %
	30 Months	_____ %	_____ %
	36 Months	_____ %	_____ %
	48 Months	_____ %	_____ %
	48 Months (3)	_____ % (3)	_____ % (3)
	60 Months	_____ %	_____ %
<input type="checkbox"/> Consumer IRA Share Certificate Account (2)	6 Months	_____ %	_____ %
	8 Months	_____ %	_____ %
	12 Months	_____ %	_____ %
	15 Months	_____ %	_____ %
	18 Months	_____ %	_____ %
	24 Months	_____ %	_____ %
	30 Months	_____ %	_____ %
	36 Months	_____ %	_____ %
	48 Months	_____ %	_____ %
	48 Months (3)	_____ % (3)	_____ % (3)
	60 Months	_____ %	_____ %
<input type="checkbox"/> Consumer Coverdell Education Savings Certificate Account (2)	6 Months	_____ %	_____ %
	8 Months	_____ %	_____ %
	12 Months	_____ %	_____ %
	15 Months	_____ %	_____ %
	18 Months	_____ %	_____ %
	24 Months	_____ %	_____ %
	30 Months	_____ %	_____ %
	36 Months	_____ %	_____ %
	48 Months	_____ %	_____ %
	48 Months (3)	_____ % (3)	_____ % (3)
60 Months	_____ %	_____ %	

(1) The dividend rate and APY may change each dividend period based on the determination of the Credit Union's Board of Directors.
 (2) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (610) 797-7440 or (800) 446-5598, ext. 4 or visit our website at www.peoplefirstcu.org.
 (3) In order to open this Account and obtain the disclosed rate and APY, You must have a share draft or money market Account with direct deposit or payroll deduction and Your total of loans (excluding first lien mortgages) and other deposit Accounts with Us must equal or exceed \$50,000 as of the last day of the month that immediately precedes the month You establish Your Account.