

Account Disclosure Rate Supplement and Schedule of Fees and Charges

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.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share (1)		_____ %	_____ %
<input type="checkbox"/> Special Savings (1)		_____ %	_____ %
<input type="checkbox"/> Christmas Club (1)		_____ %	_____ %
<input type="checkbox"/> Vacation Club (1)		_____ %	_____ %

Account Type	FIXED RATE (Certificate Accounts)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Certificate (2)	\$ _____	3 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	30 Month <input type="checkbox"/>	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our 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 and was accurate as of the effective date shown herein. For more current rates, please call (270) 809-6666.

Schedule of Fees and Charges

Inactive Share Account (minimum balance \$100.00 to avoid fee or other active accounts)	\$5.00 quarterly
Returned Draft/Item NSF	\$25.00 per item or draft
Overdraft Transfer	\$5.00 per transfer, LOC Advance or deposit
Draft Printing	Prices may vary depending upon style
Microfilm Copy of Draft	\$ 2.50 per draft
Stop Payment Order	\$25.00 per item or draft
Excessive Share/Savings Withdrawals (more than 2 per month)	\$2.00 per item
Statement Copy	\$3.00 per statement
Interim Statement	\$0.50 per page, \$2.00 minimum
Check Withdrawal Payable to Third Party	\$10.00 per check
Returned Deposit or Check Chasing Item Returned	\$10.00 per item
Garnishment or Tax Levy	\$20.00 per levy received