

PROSPECTIVE DIVIDEND RATES AND ANNUAL PERCENTAGE YIELDS

Effective: 04/04/2017

| TYPE OF ACCOUNT | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD |
|--|---------------|-------------------------|
| REGULAR SHARE ACCOUNT | | |
| <u>Balance Tiers (see note #1)</u> | | |
| \$25 to \$9,999 | 0.25% | 0.25% |
| \$10,000 and over | 0.50% | 0.50% |
| TERM SHARE CERTIFICATE ACCOUNT (see note #2) | | |
| <u>Available maturity terms</u> | | |
| 6 month certificate | 0.70% | 0.702% |
| 12 month certificate | 1.00% | 1.005% |
| 18 month certificate | 1.25% | 1.257% |
| 24 month certificate | 1.35% | 1.358% |
| 30 month certificate | 1.50% | 1.510% |
| INDIVIDUAL RETIREMENT (IRA) ACCOUNT | 1.00% | 1.00% |
| COVERDELL EDUCATION SAVINGS ACCOUNT | 1.00% | 1.00% |
| REAL ESTATE ESCROW ACCOUNT | 0.25% | 0.25% |
| SHARE DRAFT (CHECKING) ACCOUNT | N/A | N/A |

note #1: BALANCE TIERING METHOD. The prospective dividend rate and APY shown will be paid on the entire balance in your account when your daily balance is within the respective balance tier.

note #2: CERTIFICATE RATES. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of the effective date shown above. To obtain current rate information, please call (800) 733-2804 or (806) 373-0736.

SANTA FE FEDERAL CREDIT UNION/Rate and Fee Schedule**Effective: 01/01/2017**

IMPORTANT NOTE: This schedule represents only a part of the required Truth-in-Savings disclosures and must be used together with the ACCOUNT AGREEMENT booklet to obtain full and complete disclosure of all terms and conditions of your account.

ACCOUNT FEES

| | |
|--|-------------------------|
| Below minimum balance of \$25 at month-end | \$ 5.00 per month |
| Account closure within first 12 months | \$15.00 flat |
| Dormancy Fee - Effective after 2 yrs. dormancy | \$ 8.00 per month |
| Return Item (NSF, Unavailable Funds) | \$25.00 per item |
| Overdrawn Item Paid(Courtesy Pay) | \$25.00 per item |
| Held Funds Item Paid | \$25.00 per item |
| Stop Payment | \$ 20.00 per item |
| Microfilm Check Copy (3 free per month) | \$ 3.00 per item |
| Check Printing (depending on style) | Price may vary |
| Temporary Checks | \$.10 per Check |
| Debit/ATM Card Replacement | \$ 5.00 per card |
| ATM Withdrawal | \$0 @ participating ATM |
| ATM Inquiry | \$0 @ participating ATM |
| Overdrawn Item Paid(Courtesy Pay) | \$25.00 per item |
| IRA Transfer Fee | \$25.00 per transfer |
| Held Funds Item Paid | \$25.00 per item |

OTHER SERVICE FEES (applicable to all accounts)

| | |
|--|-------------------------------------|
| Cashier Check to Member (3 free per month) | \$.00 per check |
| Cashier Check to Third Party | \$ 2.00 per check |
| Cashier Check Stop Payment (restricted) | \$20.00 per check |
| MasterCard Gift Cards | \$ 3.00 per card |
| MasterCard Travel Cards | \$ 7.50 per card |
| MasterCard Travel Card Reload | \$ 2.95 per reload |
| Money Orders | \$ 1.40 per money order |
| Account or History Printout | \$ 3.00 per printout |
| Statement Reprint | \$ 3.00 per stmnt |
| Wire Transfer (Outgoing) | \$20.00 per transfer |
| Wire Transfer (Incoming) | \$ 0.00 per transfer |
| Non-Cash Collection Item | \$ 0.00 per item |
| Deposited Item Charge-back | \$15.00 per item |
| Single Interest Insurance Policy Add-on | \$50.00 per add-on |
| Records Research | \$25.00 per hour |
| Returned Mail | \$ 5.00 per item |
| Safe Deposit Box Rent (3" x 10") | \$25.00 per year |
| Safe Deposit Box Rent (5" x 10") | \$40.00 per year |
| Safe Deposit Box Rent (10" x 10") | \$75.00 per year |
| Safe Deposit Box Lost Key | \$10.00 per key |
| Safe Deposit Box Drilling (3rd party) | Actual Cost |
| Overnight Delivery Service (3rd party) | Actual Cost |
| ACH Exception Charge-Back | \$25.00 per item |
| Early Withdrawal Penalty | 90 Days Interest |
| Loan Extension Fee | \$25.00 |
| Levy/Garnishment Fee | \$20.00 or max allowed |
| Online Electronic Loan Payments | \$4.95-Debit Card / \$0 for E-Check |