

Utah Power Credit Union has set forth this Schedule with certain conditions, rates, fees, and charges applicable to your share savings, share draft checking, and certificate accounts. This Schedule is incorporated as part of your Account Agreement with Utah Power Credit Union.

| | Share Savings | Business Savings | IRA Savings | Share Draft Checking | Business Checking | 12-Month Term CD | 24-Month Term CD |
|-------------------------------|----------------------|-------------------------|--------------------|-----------------------------|--------------------------|-------------------------|-------------------------|
| Dividend (Interest) Rate | 0.550% | 0.275% | 0.550% | 0.000% | 0.000% | 5.128% | 4.410% |
| Annual Percentage Yield (APY) | 0.551% | 0.275% | 0.551% | 0.000% | 0.000% | 5.250% | 4.500% |
| Minimum Opening Deposit | \$5.00 | \$5.00 | \$0.00 | \$0.00 | \$0.00 | \$500.00 | \$500.00 |
| Minimum Monthly Balance | \$5.00 | \$5.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Monthly Service Fee | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

| The following fees may be assessed: | Amount |
|--------------------------------------------|---------------|
| Non-Sufficient Funds Item | \$18.00 |
| Courtesy Pay Item | \$21.00 |
| Return Deposit Item | \$18.00 |
| Wire Transfer | \$10.00 |
| International Wire Transfer | \$35.00 |
| Stop Payment | \$10.00 |
| Stop Payment, Series | \$20.00 |
| Abandoned Account | \$15.00 |