

The dividend rate, interest rate, and the annual percentage yield (APY) may change every dividend period as determined by Utah Power Credit Union's Board of Directors.

	SHARE SAVINGS ACCOUNTS BUSINESS SAVINGS ACCOUNTS INDIVIDUAL RETIREMENT ACCOUNTS	SHARE DRAFT CHECKING ACCOUNTS BUSINESS CHECKING ACCOUNTS	CERTIFICATE ACCOUNTS
Rate Information	The dividend rate and the APY are disclosed on the Schedule of Rates, Balances & Fees.	The dividend rate and the APY are disclosed on the Schedule of Rates, Balances & Fees.	The interest rate and APY are set forth in your Certificate of Deposit Receipt. These rates are fixed and will be in effect for the term of the account. The APY assumes that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.
Compounding and Crediting	Dividends will be compounded every quarter. Dividends will be credited every quarter.	Dividends will be compounded every month. Dividends will be credited every month.	Interest will be compounded and credited monthly. The interest period begins on the first calendar day and ends on the last calendar day.
Minimum Balance Requirements	The minimum balance for this account is a \$5.00 savings account in the Credit Union.	The minimum balance for this account is a \$0.00 checking account in the Credit Union.	The minimum balance required to open the account and earn the stated APY is \$500. If you do not maintain the minimum balance, you will not earn the stated APY.
Accrual of Dividends	Dividends will begin to accrue on the business day you make deposits to your account.	Dividends will begin to accrue on the business day you make deposits to your account.	Interest will begin to accrue on the business day you make deposits to your account.
Balance Computation Method	Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.	Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. Dividends are paid on average daily balances above \$500.	Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.
Fees and Charges	Fees and charges may be assessed against your account. These fees and charges are set forth on the Schedule of Rates, Balances and Fees.	Fees and charges may be assessed against your account. These fees and charges are set forth on the Schedule of Rates, Balances and Fees.	Fees and charges may be assessed against your account. These fees and charges are set forth on the Schedule of Rates, Balances and Fees.
Transaction Limitations and Renewal Policy	During any statement period, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to a fee, or closure by the Credit Union.	Not applicable to this account type.	After your account is opened you may not make additional deposits. Your Certificate of Deposit Receipt details the maturity date and automatic renewal status, and amount of penalty for early withdrawal and how it works. Automatic renewal accounts will be paid interest at the interest rate currently in effect for the renewing term. You have a ten (10) day grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.