



1330 West Franklin Street
Evansville, IN 47710
(812) 425-0111

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: FEBRUARY 1st, 2017

Account Type	VARIABLE RATE		
	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Share Savings	\$100.00	.10%	.10%
<input type="checkbox"/> Special Share Savings	\$100.00	.10%	.10%
<input type="checkbox"/> Check Plus	\$500.00 - \$9,999.99	.10%	.10%
	\$10,000.00 - \$24,999.99	.15%	.15%
	\$25,000.00 & Greater	.20%	.20%
<input type="checkbox"/> Christmas Club	\$25.00	.10%	.10%
<input type="checkbox"/> IRA Share	\$100.00	.30%	.30%

SEE ATTACHED RATE SUPPLEMENT FOR ALL TERM SHARE CERTIFICATE AND IRA TERM SHARE CERTIFICATE SPECIALS

*For the purposes of this disclosure, this is a rate and APY that were 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 (812) 425-0111.

Schedule of Fees and Charges

ATM/DEBIT:

Withdrawals	None
Deposits	None
Overdrafts (with Opt-In)	\$28.00
Replacement Card	\$5.00
Overdraft Transfers	\$4.00

CHECKING:

Monthly Service Fee or Per Check Fee	None
Payment/Transfer Receipt Mailed	\$1.00
Account Balancing	\$25.00 per hour
Overdrafts/Automatic Payment Return	\$28.00
Returned Deposit Item	\$6.00 (\$15.00 over \$1500)
Stop-Payment Fee	\$20.00
Certified Check	\$3.00
Overdraft Transfer from Shares	\$4.00
Overdraft Transfer from Loans	\$4.00
Photocopy Request (picked up)	\$3.00
Photocopy Request (mailed)	\$5.00
Account History (over 30 days)	\$1.00
Statement Copy	\$3.00

VISA:

Replacement Card	\$5.00
Late Fee (over 10 days)	\$25.00
Returned Payment Fee	\$25.00
Statement Copy	\$3.00
Travel Card (member)	\$4.00
Travel Card Reload	\$2.00

OTHER:

Loan Extension Agreement	\$25.00
Closed Account Fee (within 180 days of opening)	\$5.00
Return Mail Fee	\$1.00
Early Withdrawal from Christmas Club	\$5.00
Check Mailing Fee	\$1.00
Cashier's Check	\$2.00
Money Order	\$1.00
Dormant Account Fee (24 months no activity balance \$100 or less)	\$5.00 per month
Foreign Check Deposit	\$8.00 per item
Foreign Check Return	\$25.00 per item
Deposit/Loan Payment Return	\$25.00
Minimum Balance Fee (share savings balance below \$5.00)	Up to \$5.00
Withdrawals from Savings:	
Three or less per month	None
Four or more per month (per item)	\$1.00
Wire Transfers:	
In	None
Out	\$20.00
International	\$40.00
Wire Cancellation	\$10.00
Late Loan Payment (over 15 days)	\$20.00
Notary Public Service	None
NADA Car Quotes	None
Garnishment Request Fee	\$5.00





Term & IRA Share Certificate Supplement

Effective Date February 1st, 2017

Account Type	Balance to Open	Term	Dividend Rate	APY*
Term Share Certificate	\$1,000.00	6 Month	0.20%	0.20%
		12 Month	0.35%	0.35%
		18 Month	0.70%	0.70%
		24 Month	0.75%	0.75%
		36 Month	1.44%	1.45%
		48 Month	1.69%	1.70%
		60 Month	1.98%	2.00%
	Balance to Open	Term	Dividend Rate	APY*
IRA Term Share Certificate	\$2,500.00	12 Month	0.65%	0.65%
		24 Month	0.75%	0.75%
		36 Month	1.44%	1.45%
		48 Month	1.69%	1.70%
		60Month	1.98%	2.00%
*APY refers to ANNUAL PERCENTAGE YIELD. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date.				

