

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	FIXED RATE				
	MINIMUM BALANCE	TERM	BALANCE REQUIREMENTS	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Special Share Savings (1)				_____ %	_____ %
<input type="checkbox"/> Bailey Bobcat Club (1)			Less than \$5.00	_____ %	_____ %
			\$5.00 - \$1,999.99	_____ %	_____ %
			\$2,000.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Holiday Savings (1)				_____ %	_____ %
<input type="checkbox"/> Emeritus Checking (1)			Less than \$1,000.00	_____ %	_____ %
			\$1,000.00 - \$1,999.99	_____ %	_____ %
			\$2,000.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Premier Now (1)			Less than \$1,000.00	_____ %	_____ %
			\$1,000.00 - \$1,999.99	_____ %	_____ %
			\$2,000.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Membership Share Savings (1)			Less than \$5.00	_____ %	_____ %
			\$5.00 - \$1,999.99	_____ %	_____ %
			\$2,000.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Custom Daily Share Savings (1)			Less than \$500.00	_____ %	_____ %
			\$500.00 - \$1,999.99	_____ %	_____ %
			\$2,000.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Custom Market (1)			Less than \$5,000.00	_____ %	_____ %
			\$5,000.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$49,999.99	_____ %	_____ %
			\$50,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> IRA Share (1)			\$200.00 - \$4,999.99	_____ %	_____ %
			\$5,000.00 - \$9,999.99	_____ %	_____ %
			\$10,000.00 - \$24,999.99	_____ %	_____ %
			\$25,000.00 - \$49,999.99	_____ %	_____ %
			\$50,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Term Share Certificate (1)	\$ _____	_____		_____ %	_____ %
	\$ _____	_____		_____ %	_____ %
	\$ _____	_____		_____ %	_____ %
	\$ _____	_____		_____ %	_____ %
	\$ _____	_____		_____ %	_____ %
	\$ _____	_____		_____ %	_____ %
	\$ _____	_____		_____ %	_____ %
	\$ _____	_____		_____ %	_____ %

(1) 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. These Dividend Rate(s) and Annual Percentage Yield(s) shown above will be offered at least until _____. For more current rates, please call (800) 449-7301 or (618) 457-3595.

Schedule of Fees and Charges

Minimum Balance Fees

Bailey Bobcat Club Account	\$2.00 per month
Premier Now Account	\$5.75 per month
Membership Share Savings Account	\$2.00 per month
Custom Daily Share Savings Account	\$2.00 per month
Custom Market Account	\$10.00 per month
Basic Checking Account	\$4.50 per month

Excess Withdrawal Fees

Membership Share Savings Account	\$1.00 per withdrawal
Custom Daily Share Savings Account	\$1.00 per withdrawal
Special Share Savings Account	\$1.00 per withdrawal
Bailey Bobcat Club Account	\$1.00 per withdrawal
Holiday Savings Account	\$5.00 per withdrawal
Custom Market Account	\$0.50 per withdrawal

Electronic Funds Transfers Fees & Charges

ATM Card Issuance Fee	\$10.00
ATM/Check Card Replacement Card Fee	\$5.00 per Card
Stop payment Fee (ACH item)	\$10.00 per item
Stop payment (Q-Phone)	\$5.00 per item
Stop payment (Home Banking @dventure)	\$5.00 per item
Bill Payer Service Charge	\$6.00 per month
Foreign ATM PIN Based Transaction Fee	\$1.50 per transaction
PIN Number Change – ATM Check Card	\$2.00
ATM/Check Card Reinstatement	\$25.00
POS PIN Based Transaction Fee	\$1.00 per transaction

General Fees & Charges

Check Printing Charge	varies
Counter Check Fee	\$.25 each
Money Order Fee*	\$1.00 each
Cashier's Check Fee*	\$3.00 each
Non-Member Converting Check to Cashiers Check	\$3.00
Traveler's Check Fee*	
Checks for One	\$2.00 per \$100 purchased**
Checks for Two	\$2.50 per \$100 purchased**
Traveler's Check Gift Checks*	\$2.50 per \$100 purchased
Vehicle License Sticker Fee*	\$5.00 each
Insufficient Funds Fee	\$25.00 per item
Paid Overdraft Fee	\$25.00 per item
Account Activity Fee	\$1.50 per print out
Account Research Fee	\$15.00/hour
Privilege Pay	\$25.00
Privilege Pay Re-Installment	\$25.00
Account Balancing Assistance Fee	\$15.00/hour
Statement Copy Fee	\$1.50 per statement
Check Copy Fee	\$1.50 per check
Stop Payment Fee	\$10.00 per item
Stop Payment Fee (Home Banking @dventure/Q-Phone)	\$5.00 per item
Membership Closure Fee (within 6 months)	\$10.00
Domestic Wire Transfer Fee	
Outgoing	\$15.00 per item
Incoming	\$5.00 per item
Foreign Wire Transfer Fee	
Outgoing	\$45.00 per item plus costs
Incoming	\$5.00 per item
Collection Item Fee	
Outgoing	\$15.00 plus costs
International Draft Fee	\$25.00 per item
Bad Address Fee	\$2.00 per month
Levy Processing Fee	\$25.00 per levy
Non-Wage Garnishment Processing Fee	\$25.00 per garnishment
Other IRS Processing Fee	\$25.00 per item
Signature Guarantee Fee	\$5.00 per guarantee
Inactive Account Fee (after 2 years)	\$5.00 annually
IRA Closure Fee	\$25.00
Returned Deposit Fee	\$5.00 per item
Membership Fee (re-established within 6 months)	\$10.00
Western Union Fee	
Domestic	\$22.00
International	\$30.00 less than \$500.00 \$50.00 greater than \$500.00
In House Mortgage Escrow Servicing Fee	\$50.00
Telephone Transfer	\$1.00
Coin Counting	3% of Total
Foreign Currency Exchange	\$10.00 plus costs

* Waived for Basic Checking, Emeritus Checking and Premier Now Accounts

** Reduced for Basic Checking, Emeritus Checking and Premier Now Accounts