



2 East Chapman Street
Ely, MN 55731

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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	VARIABLE RATE	
	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Regular Share (1)	_____ %	_____ %
<input type="checkbox"/> Deposit Share (1)	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and Annual Percentage Yield as of the last Dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change every Dividend rate period as determined by Our Board of Directors.

Schedule of Fees & Charges

Stop Payment on Personal Check single or series:	\$10.00
Stop Payment on EACU Corporate Check:	\$10.00
Photocopy of paid items (per item):	\$2.00
Account Research (per hour, one hour minimum):	\$15.00
Statement Copy (per month):	\$1.00
Statement Copy from Fiche (per month):	\$3.00
Deposited or Cashed Item Returned Unpaid:	\$5.00
Non Sufficient Funds Fee (per item):	\$20.00
Debit Card Replacement:	\$5.00
Money Order (per money order):	\$2.00
Cashier Check (per check):	\$2.00
Photocopies (each) (first 2 free):	\$0.50
Address Correction with Return from Post Office:	\$2.00
Mail Returned Undeliverable:	\$2.00
Outgoing Fax per page (first 3 pages free):	\$1.00
Domestic Wire Transfer (outgoing):	\$20.00
International Wire Transfer (outgoing):	\$40.00
Dormant Account Fee per month (balance under \$25.00/no other services):	\$5.00
Safe Deposit Boxes (Babbitt Branch)	
Small 2.5 H x 4 W x 20 D	\$25.00/yr
Medium 2.5 H x 9.5 W x 20 D	\$30.00/yr
Large 4.25 H x 9.5 W x 20 D	\$35.00/yr