



PO Box 1149, Bellevue NE 68005-1149, (402) 292-8000

Account Disclosure Rate Supplement

This supplement is incorporated into, becomes a part of and should be attached to the Agreements and Disclosures Rates are accurate and effective 1/8/2014 to 1/14/2014; please call the Credit Union with questions (402) 292-8000

Share Savings (2)(3)						
	<i>ANNUAL</i>					
	<i>DIVIDEND</i>	<i>PERCENTAGE</i>	<i>DIVIDEND</i>	<i>COMPOUNDING</i>	<i>CREDITING</i>	
	<i>RATE</i>	<i>YIELD</i>	<i>PERIOD</i>	<i>PERIOD</i>	<i>PERIOD</i>	
\$ 0 - 2,000.99	0.10%	0.10%	Quarterly	Quarterly	Quarterly	
2,001.00 - 25,000.99	0.10%	0.10%	Quarterly	Quarterly	Quarterly	
25,001.00 and greater	0.10%	0.10%	Quarterly	Quarterly	Quarterly	
Health Savings Account (2)(3)						
\$ 0 - 299.99	0.10%	0.10%	Monthly	Monthly	Monthly	
300.00 and greater	0.20%	0.20%	Monthly	Monthly	Monthly	
Long Term Care Savings Account (2)(3)						
\$0 and greater	0.25%	0.25%	Monthly	Monthly	Monthly	
Prestige Checking (2) (3)						
\$ 0 - 299.99	0.00%	0.00%	Monthly	Monthly	Monthly	
300.00 and greater	0.05%	0.05%	Monthly	Monthly	Monthly	
Workers Compensation Medicare Set-Aside Account (2) (3)						
\$ 0 - 299.99	0.00%	0.00%	Monthly	Monthly	Monthly	
300.00 and greater	0.05%	0.05%	Monthly	Monthly	Monthly	
Basic Business Checking Plus (2) (3)						
\$ 0 - 499.99	0.00%	0.00%	Monthly	Monthly	Monthly	
\$500 and greater	0.05%	0.05%	Monthly	Monthly	Monthly	
High Yield Checking Account (2) (3) (5) (6)						
\$ 0 - 10,000.00	1.99%	2.01%	Monthly	Monthly	Monthly	
\$10,000.01 and greater	0.10%	0.10%	Monthly	Monthly	Monthly	
Savers Advantage Checking Account (2) (3) (5) (6)						
\$0 - 1,000.00	4.90%	5.01%	Monthly	Monthly	Monthly	
\$1,000.01 and greater	0.15%	0.15%	Monthly	Monthly	Monthly	
Sharedraft Personal and Business Money Market Account (2) (3)						
\$0.01 - 2,499.99	0.00%	0.00%	Monthly	Monthly	Monthly	
\$2,500 - 4,999.99	0.10%	0.10%	Monthly	Monthly	Monthly	
\$5,000 - 9,999.99	0.10%	0.10%	Monthly	Monthly	Monthly	
\$10,000.00 - 24,999.99	0.15%	0.15%	Monthly	Monthly	Monthly	
\$25,000 - 49,999.99	0.20%	0.20%	Monthly	Monthly	Monthly	
\$50,000.00 and greater	0.30%	0.30%	Monthly	Monthly	Monthly	
Club Accounts (2)						
Vacation Club Account	0.75%	0.75%	Annually	Annually	Annually	
Holiday Club Account	0.75%	0.75%	Annually	Annually	Annually	
New Saver Term Share Certificate (1) (4) (6)						
12 Month \$20.00-499.99	0.50%	0.50%	Monthly	Monthly	Monthly	
\$500.00 - \$749.99	0.75%	0.75%	Monthly	Monthly	Monthly	
\$750.00 - 1,000.00	1.00%	1.00%	Monthly	Monthly	Monthly	
\$1000.01 and greater	0.25%	0.25%	Monthly	Monthly	Monthly	
Save to Win Certificate (1) (4) (6)						
12 Month \$25.00-499.99	0.50%	0.50%	Monthly	Monthly	Monthly	
\$500.00 - \$749.99	0.75%	0.75%	Monthly	Monthly	Monthly	
\$750.00 - 1,000.00	1.00%	1.00%	Monthly	Monthly	Monthly	
\$1000.01 and greater	0.25%	0.25%	Monthly	Monthly	Monthly	
Baby Bundle Certificates (1) (4)						
12 Month \$25.00-4,999.99	0.25%	0.25%	Monthly	Monthly	Monthly	
\$5,000.00 - 9,999.99	0.40%	0.40%	Monthly	Monthly	Monthly	
\$10,000.00 - 24,999.99	0.50%	0.50%	Monthly	Monthly	Monthly	
\$25,000.00 & Greater	0.60%	0.60%	Monthly	Monthly	Monthly	
24 Months \$50.00-4999.99	0.60%	0.60%	Monthly	Monthly	Monthly	
\$5,000.00 - 9,999.99	0.70%	0.70%	Monthly	Monthly	Monthly	
\$10,000.00 - 24,999.99	0.80%	0.80%	Monthly	Monthly	Monthly	
\$25,000.00 & Greater	0.90%	0.90%	Monthly	Monthly	Monthly	
Regular Term Share Certificate (1) (4)						
1 Month \$25,000.00 & greater	0.20%	0.20%	Monthly	Monthly	Monthly	
3 Month \$2,000.00 - 4,999.99	0.15%	0.15%	Quarterly	Quarterly	Quarterly	
\$5,000.00 - 9,999.99	0.20%	0.20%	Quarterly	Quarterly	Quarterly	
\$10,000.00 - 24,999.99	0.25%	0.25%	Quarterly	Quarterly	Quarterly	
\$25,000.00 & Greater	0.30%	0.30%	Quarterly	Quarterly	Quarterly	
6 Month \$1,000.00 - \$ 4,999.99	0.35%	0.35%	Quarterly	Quarterly	Quarterly	
\$5,000.00 - 9,999.99	0.40%	0.40%	Quarterly	Quarterly	Quarterly	
\$10,000.00 - 24,999.99	0.45%	0.45%	Quarterly	Quarterly	Quarterly	
\$25,000.00 & Greater	0.50%	0.50%	Quarterly	Quarterly	Quarterly	
12 Month \$1,000.00 - 4,999.99	0.40%	0.40%	Quarterly	Quarterly	Quarterly	
\$5,000.00 - 9,999.99	0.50%	0.50%	Quarterly	Quarterly	Quarterly	
\$10,000.00 - 24,999.99	0.60%	0.60%	Quarterly	Quarterly	Quarterly	
\$25,000.00 & Greater	0.70%	0.70%	Quarterly	Quarterly	Quarterly	

Premium Term Share Certificate (1) (4)						
18 Month	\$1,000.00 - 4,999.99	0.30%	0.30%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	0.60%	0.60%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	0.70%	0.70%	Quarterly	Quarterly	Quarterly
	\$25,000.00 & Greater	0.80%	0.80%	Quarterly	Quarterly	Quarterly
24 Month	\$1,000.00 - 4,999.99	0.40%	0.40%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	0.70%	0.70%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	0.80%	0.80%	Quarterly	Quarterly	Quarterly
30 Month	\$500.00 - 4,999.99	0.50%	0.50%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	0.80%	0.80%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	0.90%	0.90%	Quarterly	Quarterly	Quarterly
36 Month	\$25,000.00 & Greater	1.00%	1.00%	Quarterly	Quarterly	Quarterly
	\$500.00 - 4,999.99	0.60%	0.60%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	0.90%	0.90%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	1.00%	1.00%	Quarterly	Quarterly	Quarterly
48 Month	\$25,000.00 & Greater	1.10%	1.10%	Quarterly	Quarterly	Quarterly
	\$500.00 - 4,999.99	1.10%	1.10%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	1.40%	1.41%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	1.50%	1.51%	Quarterly	Quarterly	Quarterly
60 Month	\$25,000.00 & Greater	1.60%	1.61%	Quarterly	Quarterly	Quarterly
	\$500.00 - 4,999.99	1.60%	1.61%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	1.60%	1.61%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	1.60%	1.61%	Quarterly	Quarterly	Quarterly

IRA Term Share Certificates (1) (4)						
18 Month	\$500.00 - 4,999.99	0.30%	0.30%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	0.60%	0.60%	Annual	Annual	Annual
	\$10,000.00 - 24,999.99	0.70%	0.70%	Annual	Annual	Annual
	\$25,000.00 & Greater	0.80%	0.80%	Annual	Annual	Annual
24 Month	\$500.00 - 4,999.99	0.40%	0.40%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	0.70%	0.70%	Annual	Annual	Annual
	\$10,000.00 - 24,999.99	0.80%	0.80%	Annual	Annual	Annual
30 Month	\$25,000.00 & Greater	0.90%	0.90%	Annual	Annual	Annual
	\$500.00 - 4,999.99	0.50%	0.50%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	0.80%	0.80%	Annual	Annual	Annual
	\$10,000.00 - 24,999.99	0.90%	0.90%	Annual	Annual	Annual
36 Month	\$25,000.00 & Greater	1.00%	1.00%	Annual	Annual	Annual
	\$500.00 - 4,999.99	0.60%	0.60%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	0.90%	0.90%	Annual	Annual	Annual
	\$10,000.00 - 24,999.99	1.00%	1.00%	Annual	Annual	Annual
48 Month	\$25,000.00 & Greater	1.10%	1.10%	Annual	Annual	Annual
	\$500.00 - 4,999.99	1.10%	1.10%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	1.40%	1.40%	Annual	Annual	Annual
	\$10,000.00 - 24,999.99	1.50%	1.50%	Annual	Annual	Annual
60 Month	\$25,000.00 & Greater	1.60%	1.60%	Annual	Annual	Annual
	\$500.00 - 4,999.99	1.60%	1.60%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	1.60%	1.60%	Annual	Annual	Annual
	\$10,000.00 - 24,999.99	1.60%	1.60%	Annual	Annual	Annual

Share IRA Money Market (2) (3)						
	\$1.00 - 9,999.99	0.25%	0.25%	Monthly	Monthly	Monthly
	\$10,000.00 and greater	0.50%	0.50%	Monthly	Monthly	Monthly

- (1) For the purposes of this disclosure, this is a rate and APY that were offered within the most recent 7 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 (402) 292-8000.
- (2) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date. These Dividend Rate(s) and Annual Percentage Yield(s) shown herein may change every dividend period as determined by Our Board of Directors.
- (3) Only the deposited funds that comprise each tier earn the rate for that tier.
- (4) All deposited funds earn the rate for the highest tier in which a balance is maintained.
- (5) In order to receive dividends at the disclosed rate and be eligible to receive credit for ATM fees up to \$10.00 incurred, during each qualifying period You must: (a) have at least 12 Debit Card transactions totaling at least \$120.00 net (the sum of all POS debit transactions minus all POS returns and other credits) post and cleared per qualification cycle; and (b) maintain direct deposit; and (c) consent to receive Your periodic statements electronically. For the High Yield Account; if you fail to meet the eligibility requirements, you will earn 0.05% APY. For the Savers Advantage Account; if you fail to meet the eligibility requirements, you will earn \$0.10% APY.
- (6) Each member is restricted to only one New Saver Term Share Certificate, Save to Win Share Certificate, Savers Advantage Checking, or High Yield Checking Account. The Social Security Number will be the source to identify the account ownership.



Schedule of Fees and Charges Supplement

This supplement is incorporated into, becomes a part of and should be attached to Your Agreements and Disclosure.
Effective Date: August 1, 2013

GENERAL

Credit Union Check Fee (each item).....	\$5.00
NSF Fee (deposit item, NSF, or uncollected funds):.....	\$35.00
Returned Check Fee (funds available deposit item):.....	\$5.00
Overdraft Courtesy Fee (per occurrence).....	\$35.00
Paid NSF Fee (per occurrence).....	\$35.00
Overdrawn Account Fee (per item):.....	\$35.00
Overdraft Transfer Fee (automatic or manual):.....	\$3.00
Incoming Wire Fee:.....	\$10.00
Outgoing Wire Fee Third Party:.....	\$20.00
FAX Fee	
Outgoing (first page):.....	\$5.00
Each Additional Page:.....	\$1.00
Incoming Each Page:.....	\$1.00
Bad Address Fee:.....	\$5.00
Account History Fee:.....	\$5.00
Statement Copy Fee:.....	\$5.00
Money Order Fee (each):.....	\$3.00
Account Audit, Balancing or Research Fee (per hour).....	\$25.00
Stop Payment Fee (Credit Union check, initial or renewal):.....	\$30.00
Inactive Account Fee (per month):.....	\$10.00
Garnishment Fee (per occurrence).....	\$100.00
American Express Gift Check Fee.....	\$3.00
Phone Inquiry Fee/Phone Withdrawal Fee:.....	\$2.00
Collection Item Fee:.....	\$25.00
ACH Origination Outgoing Debit :.....	\$15.00
SAC EZ Pay Fee (Telephone Check).....	\$12.50
Photocopy Fee (per page):.....	\$0.20
Domestic Bags Locked:.....	\$15.00
Paper Statement Mailed (excludes Advantage Club)...	\$3.00
Early Account Closure (<90 days).....	\$25.00
eZforex Foreign Money Purchase.....	\$15.50
Skip Payment Fee (per occurrence):.....	\$40.00

PRIME SHARE ACCOUNT

Excess Withdrawal Fee (over counter, in excess of three):.....	\$1.00
---	--------

ATM/DEBIT CARD FEES AND CHARGES

SACFCU (Proprietary) ATM Machines or CASH CORNER ATM's:.....	FREE
All other ATM's (Non-Proprietary) ATM Transaction Fee (two free per month):.....	\$3.00
Card Replacement Fee:.....	\$5.00

CHECKING ACCOUNTS GENERAL

Check Printing Fee:.....	Varies
Check Photocopy Fee:.....	\$2.00
Check Photocopy Fee (Faxed):.....	\$4.00
Stop Payment Fee (initial or renewal):.....	\$30.00

E-SAC CHECKING ACCOUNT

Telephone/Over-the-Counter Assistance:.....	\$3.00
---	--------

SAC PRESTIGE CHECKING ACCOUNT

Minimum Balance Fee:.....	\$3.00
---------------------------	--------

SAC CLASSIC CHECKING ACCOUNT

Excess Withdrawal Fee:.....	\$0.25
Each debit item over 20	

SHARE DRAFT MONEY MARKET

Excess Withdrawal Fee:.....	\$5.00
Each debit over 6	

BASIC BUSINESS CHECKING

Monthly Service Fee:.....	\$5.00
Each Deposit Over 50 in a Month:.....	\$0.15
Each Debit Over 25 in a Month:.....	\$0.15

BASIC BUSINESS CHECKING PLUS

Monthly Service Fee:.....	\$10.00
Each Deposit Over 50 in a Month:.....	\$0.15
Each Debit Over 25 in a Month:.....	\$0.15

BUSINESS CHECKING

Monthly Service Fee:.....	\$15.00
Each Deposit Over 100 in a Month:.....	\$0.15
Each Debit Over 50 in a Month:.....	\$0.15

SAFE DEPOSIT BOX FEE (annual)

3X5:.....	\$25.00
5X5:.....	\$30.00
3X10:.....	\$35.00
5X10:.....	\$45.00
10X10.....	\$70.00
Key Replacement Fee:.....	\$10.00
Box Drilling Fee	Cost incurred plus 10%

The fees appearing in this Schedule are accurate and effective for accounts as of the effective Date indicated on the Fee Schedule. If you have any questions or require current fee information on your accounts, please call the credit union (402) 292-8000, PO Box 1149, Bellevue, NE 68005-1149.