



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  
Effective February 15, 2012 through February 21, 2012

**Share Savings (2)(3)**

	ANNUAL		DIVIDEND <u>PERIOD</u>	COMPOUNDING <u>PERIOD</u>	CREDITING <u>PERIOD</u>
	DIVIDEND <u>RATE</u>	PERCENTAGE <u>YIELD</u>			
\$ 0 - 2,000.99	0.15%	0.15%	Quarterly	Quarterly	Quarterly
2,001.00 - 25,000.99	0.20%	0.20%	Quarterly	Quarterly	Quarterly
25,001.00 and greater	0.25%	0.25%	Quarterly	Quarterly	Quarterly

**Health Savings Account (2)(3)**

\$ 0 - 299.99	0.50%	0.50%	Monthly	Monthly	Monthly
300.00 and greater	0.75%	0.75%	Monthly	Monthly	Monthly

**Long Term Care Savings Account (2)(3)**

\$0 and greater	0.75%	0.75%	Monthly	Monthly	Monthly
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**Prestige Checking (2) (3)**

\$ 0 - 299.99	0.00%	0.00%	Monthly	Monthly	Monthly
300.00 and greater	0.15%	0.15%	Monthly	Monthly	Monthly

**Basic Business Checking Plus (2) (3)**

\$ 0 - 499.99	0.00%	0.00%	Monthly	Monthly	Monthly
\$500 and greater	0.15%	0.15%	Monthly	Monthly	Monthly

**High Yield Checking Account (2) (3) (5) (6)**

\$ 0 - 25,000.00	2.97%	3.01%	Monthly	Monthly	Monthly
\$25,000.01 and greater	0.15%	0.15%	Monthly	Monthly	Monthly

**Sharedraft Personal and Business Money Market Account (2) (3)**

\$2,500 - 4,999.99	0.20%	0.20%	Weekly	Monthly	Monthly
\$5,000 - 9,999.99	0.30%	0.30%	Weekly	Monthly	Monthly
\$10,000.00 - 24,999.99	0.35%	0.35%	Weekly	Monthly	Monthly
\$25,000 - 49,999.99	0.40%	0.40%	Weekly	Monthly	Monthly
\$50,000.00 and greater	0.50%	0.50%	Weekly	Monthly	Monthly

**E-SAC Checking (2) (3)**

\$ 0 - 299.99	0.00%	0.00%	Weekly	Monthly	Monthly
300.00 and greater	0.20%	0.20%	Weekly	Monthly	Monthly

**Club Accounts (2)**

Vacation Club Account	1.50%	1.50%	Annually	Annually	Annually
Holiday Club Account	1.00%	1.00%	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

**Regular Term Share Certificate or Long Term Care Term Share Certificate (1) (4)**

1 Month \$25,000.00 & greater	0.25%	0.25%	Monthly	Monthly	Monthly
3 Month \$2,000.00 - 4,999.99	0.20%	0.20%	Quarterly	Quarterly	Quarterly
\$5,000.00 - 9,999.99	0.25%	0.25%	Quarterly	Quarterly	Quarterly
\$10,000.00 - 24,999.99	0.30%	0.30%	Quarterly	Quarterly	Quarterly
\$25,000.00 & Greater	0.35%	0.35%	Quarterly	Quarterly	Quarterly
6 Month \$1,000.00 - \$ 4,999.99	0.25%	0.25%	Quarterly	Quarterly	Quarterly
\$5,000.00 - 9,999.99	0.35%	0.35%	Quarterly	Quarterly	Quarterly
\$10,000.00 - 24,999.99	0.55%	0.55%	Quarterly	Quarterly	Quarterly
\$25,000.00 & Greater	0.65%	0.65%	Quarterly	Quarterly	Quarterly
12 Month \$1,000.00 - 4,999.99	0.35%	0.35%	Quarterly	Quarterly	Quarterly
\$5,000.00 - 9,999.99	0.68%	0.68%	Quarterly	Quarterly	Quarterly
\$10,000.00 - 24,999.99	0.73%	0.73%	Quarterly	Quarterly	Quarterly
\$25,000.00 & Greater	0.98%	0.98%	Quarterly	Quarterly	Quarterly

**Premium Term Share Certificate or Long Term Care Term Share Certificate (1) (4)**

		<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>
18 Month	\$1,000.00 - 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
	\$25,000.00 & Greater	1.00%	1.00%	Quarterly	Quarterly	Quarterly
24 Month	\$1,000.00 - 4,999.99	0.80%	0.80%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	1.10%	1.10%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	1.19%	1.20%	Quarterly	Quarterly	Quarterly
	\$25,000.00 & Greater	1.29%	1.30%	Quarterly	Quarterly	Quarterly
30 Month	\$500.00 - 4,999.99	0.85%	0.85%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	1.15%	1.16%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	1.24%	1.25%	Quarterly	Quarterly	Quarterly
	\$25,000.00 & Greater	1.34%	1.35%	Quarterly	Quarterly	Quarterly
36 Month	\$500.00 - 4,999.99	1.10%	1.10%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	1.39%	1.40%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	1.49%	1.50%	Quarterly	Quarterly	Quarterly
	\$25,000.00 & Greater	1.59%	1.60%	Quarterly	Quarterly	Quarterly
48 Month	\$500.00 - 4,999.99	1.49%	1.50%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	1.79%	1.80%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	1.89%	1.90%	Quarterly	Quarterly	Quarterly
	\$25,000.00 & Greater	1.99%	2.00%	Quarterly	Quarterly	Quarterly
60 Month	\$500.00 - 4,999.99	2.08%	2.10%	Quarterly	Quarterly	Quarterly
	\$5,000.00 - 9,999.99	2.08%	2.10%	Quarterly	Quarterly	Quarterly
	\$10,000.00 - 24,999.99	2.08%	2.10%	Quarterly	Quarterly	Quarterly
	\$25,000.00 and Greater	2.08%	2.10%	Quarterly	Quarterly	Quarterly

**IRA Term Share Certificates (1) (4)**

18 Month	\$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
	\$25,000.00 & Greater	1.00%	1.00%	Annual	Annual	Annual
24 Month	\$500.00 - 4,999.99	0.80%	0.80%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	1.10%	1.10%	Annual	Annual	Annual
	\$10,000.00 -24,999.99	1.20%	1.20%	Annual	Annual	Annual
	\$25,000.00 & Greater	1.30%	1.30%	Annual	Annual	Annual
30 Month	\$500.00 - 4,999.99	0.85%	0.85%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	1.15%	1.15%	Annual	Annual	Annual
	\$10,000.00 - 24,999.99	1.25%	1.25%	Annual	Annual	Annual
	\$25,000.00 & Greater	1.35%	1.35%	Annual	Annual	Annual
36 Month	\$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
	\$25,000.00 & Greater	1.60%	1.60%	Annual	Annual	Annual
48 Month	\$500.00 - 4,999.99	1.50%	1.50%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	1.80%	1.80%	Annual	Annual	Annual
	\$10,000.00 -24,999.99	1.90%	1.90%	Annual	Annual	Annual
	\$25,000.00 & Greater	2.00%	2.00%	Annual	Annual	Annual
60 Month	\$500.00 - 4,999.99	2.10%	2.10%	Annual	Annual	Annual
	\$5,000.00 - 9,999.99	2.10%	2.10%	Annual	Annual	Annual
	\$10,000.00 -24,999.99	2.10%	2.10%	Annual	Annual	Annual
	\$25,000.00 & Greater	2.10%	2.10%	Annual	Annual	Annual

**Share IRA Money Market (2) (3)**

\$1.00 - 9,999.99	0.50%	0.50%	Weekly	Monthly	Monthly
\$10,000.00 and greater	0.75%	0.75%	Weekly	Monthly	Monthly

The Rates appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate Schedule. If you have any questions or require current rate information on your account, please call the Credit Union (402) 292-8000.

(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) make 12 or more point of sale transactions post and cleared per qualification cycle using your Debit Card; and (b) consent to receive Your periodic statements electronically. 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 and/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: February 7, 2012

**GENERAL**

Credit Union Check Fee (each item).....	\$5.00
Returned Check Fee (deposit item, NSF, or uncollected funds):.....	\$30.00
Returned Check Fee (funds available deposit item):.....	\$5.00
Overdraft Courtesy Fee:.....	\$30.00
Paid NSF Fee.....	\$30.00
Overdrawn Account Fee (per item):.....	\$30.00
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
Travelers Check Fee (per \$100):.....	\$1.50
Travelers Check For Two Fee:.....	\$2.00
Account Audit, Balancing or Research Fee (per hour):.....	\$25.00
Stop Payment Fee (Credit Union check, initial or renewal):.....	\$30.00
Inactive Account Fee:.....	\$7.00
Garnishment Fee:.....	\$50.00
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
EZPay Credit Card, add 3% of transaction amount.....	\$12.50 + 3%
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

Coin Counting--Non-Member.....	10% of coin counted varies by amount and location
<b>VIGO wires</b> .....	

**PRIME SHARE ACCOUNT**

Excess Withdrawal Fee (over counter, in excess of three):.....	\$1.00
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**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
Change PIN/ATM/Debit Card:.....	\$2.00

**CHECKING ACCOUNTS GENERAL**

Temporary Checks Fee:.....	\$3.00
Check Printing Fee:.....	Varies
Check Photocopy Fee:.....	\$2.00
Check Photocopy Fee (Faxed):.....	\$4.00
Stop Payment Fee (initial or renewal):.....	\$30.00

**SAC VALUE CHECKING ACCOUNT**

Statement Copy Fee:.....	\$5.00
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**E-SAC CHECKING ACCOUNT**

Telephone/Over-the-Counter Assistance:.....	\$3.00
Additional Statement Copy:.....	\$5.00

**SAC PRESTIGE CHECKING ACCOUNT**

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

<b>eZforex Foreign Money Purchase</b> .....	\$15.50
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<b>C.U. @HOME Bill Payer-Nonbusiness Accts</b>	FREE
Business Accounts - Monthly	\$4.95

**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
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.