

PRINCE GEORGE'S COMMUNITY FCU
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BUSINESS SAVINGS ACCOUNT

FIXED RATE INFORMATION

As of the last dividend declaration date, the dividend rate on your account was 0.150% with an annual percentage yield of 0.15%. You will be paid this rate for at least 30 calendar days.

NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividends period.

COMPOUNDING AND CREDITING

Dividends will not be compounded and will be credited to your account monthly.

DIVIDEND PERIOD

For this account type, the dividend period is daily, for example, the beginning of the first dividend period of the calendar year is 01/01/2012 and the ending date of such dividend period is 01/31/2012. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of the dividend period, and for the example is 02/01/2012. If you close this account before dividends are paid, you will not receive the accrued dividends.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$50.00 to open this account. If on the last day of the month, your account balance is below the required minimum balance, your account will be charged a \$5.00 below share fee.

You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement. You must maintain a minimum daily balance of \$1,000.00 in Your Account each day to avoid a fee.

BYLAW REQUIREMENTS

As a condition of membership, and to maintain accounts at our credit union, you must purchase 1 share(s) in the credit union. The par value of a share in this credit union is \$50.00. If at any time your balance falls below the required par value, you will have 30 days to increase the balance or your membership may be terminated.

DORMANT/INACTIVE ACCOUNT INFORMATION

A dormant account fee of \$10.00 per month will be charged after 12 months of inactivity.

PROCESSING ORDER

All credit transactions are processed first. Debits, or withdrawals, from your account will be processed from the highest dollar amount to the lowest dollar amount.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate dividends on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS

Dividends begin to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS

No transaction limitations apply to this account.

CURRENT RATE INFORMATION

The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 11/07/2012. To obtain current rate and annual percentage yield information, please call .