

SHARE AND CHECKING ACCOUNTS AGREEMENTS AND DISCLOSURE STATEMENTS

BALANCE REQUIREMENTS AND CURRENT VARIABLE DIVIDEND RATES: (1)

Account Type	Minimum Deposit to Open	Minimum Balance to Avoid Fee	Average Daily Balance to Earn Dividend	Average Daily Balance to Earn Annual Percentage Yield	Date: _____	
					Prospective Annual Percentage Yield	Prospective Dividend Rate
<input type="checkbox"/> Share Money Manager ⁽¹⁾⁽²⁾ , Holiday Club, IRA/HSA Share Accumulator or other purpose accounts	\$25.00	\$25.00	\$100.00	\$0-\$99.00 \$100.00-\$2,499.00 \$2,500.00 & over	0 _____% _____%	0 _____% _____%
<input type="checkbox"/> Pacesetter Plus/ HSA Pacesetter Plus ⁽¹⁾⁽³⁾	\$5,000.00	Not Applicable	\$100.00	\$0-\$99.00 \$100.00-\$2,499.99 \$2,500.00-\$4,999.99 \$5,000.00-\$19,999.99 \$20,000.00-\$49,999.99 \$50,000 & over Relationship Rate ⁽³⁾ \$20,000.00-\$49,999.99 \$50,000.00 & over	0 _____% _____% _____% _____% _____% _____% _____% _____%	0 _____% _____% _____% _____% _____% _____% _____% _____%
<input type="checkbox"/> Checking I ⁽¹⁾⁽⁴⁾⁽⁵⁾	0	Not Applicable	\$500.00	\$0-\$499.99 \$500.00 & over	(not available to new accounts)	
<input type="checkbox"/> VisionsPlus Checking ⁽¹⁾⁽⁴⁾⁽⁶⁾		\$1,000.00	\$1,000.00	\$0-\$999.99 \$1,000.00-\$2,499.99 \$2,500.00 & over	0 _____%	0 _____%
<input type="checkbox"/> VisionsDirect Checking ⁽⁴⁾⁽⁷⁾	0	Not Applicable	Not Applicable	Not Applicable	0	0
<input type="checkbox"/> HSA Checking ⁽⁴⁾⁽⁶⁾	0	\$1,000.00	Not Applicable	Not Applicable	0	0
<input type="checkbox"/> HSA Advantage Checking ⁽¹⁾⁽⁴⁾⁽⁹⁾	0	Not Applicable	\$100.00	\$0-\$99.00 \$100.00-\$2,499.99 \$2,500.00-\$4,999.99 \$5,000.00-\$19,999.99 \$20,000.00-\$49,999.99 \$50,000 & over	0 _____% _____% _____% _____% _____%	0 _____% _____% _____% _____% _____%
<input type="checkbox"/> E-Checking ⁽⁴⁾⁽⁸⁾	0	Not Applicable	Not Applicable	Not Applicable	0	0
<input type="checkbox"/> Teen Smart Checking ⁽⁴⁾⁽¹⁰⁾	0	Not Applicable	Not Applicable	Not Applicable	0	0

(1) Rate information is accurate as of the date this account is opened. Current rate information may be obtained by telephoning the Credit Union during normal business hours (607) 754-7900 or Phone Access Teller anytime (607) 757-9411. Rates are also given on Rate Bulletins available in any office and on your periodic statement or at our Web site, <http://www.visionsfcu.org>. Dividend rates and the Annual Percentage Yield are variable and may change every dividend period, which is monthly, without prior notice, as determined by the Credit Union's Board of Directors.

(2) If the balance of the primary Share Money Manager Account is ever less than \$25.00, the Credit Union may close the account, mail you the balance and terminate your membership in accordance with the by-laws.

(3) The Credit Union may at its option offer a higher dividend rate on certain balance levels of Pacesetter Plus. To be eligible for the Relationship Dividend Rate, you must be a member in good standing and have qualifying Visions account relationships as follows: a Visions Checking Account (a Visions Plus Checking with VISA Check Card, a Visions Direct Checking with Direct Deposit, HSA checking with HSA checkcard, E-Checking with an "E" relationships, or a Business Checking) and also a qualifying loan relationship (any Gold or Platinum or classic MasterCard Credit Card, a Home Equity or Mortgage Loan of \$25,000 or more, Consumer loans with an aggregate total of \$10,000 or more, or a Business Loan of \$50,000 or more).

(4) If there has been no activity for 3 months and the account has a zero balance, the Credit Union reserves the right to close the account.

(5) Checking I not available after 2/1/2000. Existing accounts grandfathered as of 2/1/2000.

(6) There is a penalty fee of \$8.00 in any month if falls below minimum balance. Fees may reduce earnings.

(7) There is a penalty fee of \$8.00 in any month when there has been no direct deposit for at least 90 days.

(8) Must have E-Statements, active Bill Payment, and Visa Check Card to avoid a monthly fee of \$8.00

(9) There is a monthly service charge of \$5.00.

(10) All Teen Smart Checking accounts are automatically transferred to a Visions Plus checking account on the member's 22nd birthday.