

NOTICE OF CHANGE TO HOLIDAY CLUB ACCOUNT TERMS

The Holiday Club Account presently runs on a one-year cycle beginning on October 1st. The Credit Union is changing the start date of the Holiday Club Account cycle from October 1st to November 1st, effective November 1, 2012. To effectuate this change, the next Holiday Club Account cycle, which commences on October 1, 2011, will need to be extended to thirteen months.

Accordingly, the Holiday Club Account "General Terms" section of the Account Agreement and Rules and Regulations is amended to read as follows:

This Account runs on a one-year cycle from October 1st of each year to September 30th of the following year. This Account will have a thirteen month cycle which will begin on October 1, 2011 and end on October 31, 2012. Effective 11/1/12 and thereafter, this Account will run on a one-year cycle from November 1st of each year to October 31st of the following year.

In early October (November, effective 11/1/12) of each year, unless you have previously instructed us otherwise, we will transfer the entire balance on deposit in the account as of the close of business of the last day of September (October, effective 11/1/12) to your FasTrack Checking Account, or if you have no FasTrack Checking Account, to your Share Account. If deposits continue to be received after the last day of September (October, effective 11/1/12) in any year, or if you have elected to rollover your entire account balance at cycle-end, this account will automatically renew for the following year.