DenaliAlaskan
FEDERAL CREDIT UNION

RATE AND FEE SCHEDULE FOR SAVINGS, CHECKING AND CERTIFICATE ACCOUNTS

For the Month of February 2013

ACCOUNT TYPE	DESCRIPTION	DIVIDEND RATE in % APR	DIVIDEND RATE in % APY	MINIMUM OPENING BALANCE	REQUIRED MINIMUM DAILY BALANCE	DIVIDEND COMPOUNDED AND CREDITED	DIVIDEND PERIOD
SAVINGS ACCOUNTS	**BASIC SAVINGS**						
	$0-$2,499.99	0.15	0.15	$ 5	$ 100	Monthly	Monthly
	$2,500 +	0.20	0.20				
	TARGET SAVINGS™ CLUB ACCOUNTS						
	$0-$2,499.99	0.15	0.15	$ 5	$ 100	Monthly	Monthly
	$2,500.00 +	0.20	0.20				
	Kids Prospector Club and Teen Power Account ™						
	$0-$2,499.99	0.15	0..15	$ 5	$ 100	Monthly	Monthly
	$2,500.00	0.20	0.20				
CHECKING ACCOUNTS	**CHECKING**						
	Denali Alaskan Checking	-	-	$ -	$ -	-	-
	Advantage	0.05	0.05	$ 100	$ 1,000	Monthly	Monthly
	Advantage Plus	0.05	0.05	-	$ 1,000	Monthly	Monthly
	Advantage Legacy	0.05	0.05	$ 100	$ 1,000	Monthly	Monthly
	Advantage Legacy Plus	0.05	0.05	-	$ 1,000	Monthly	Monthly
	Checking Plus	0.05	0.05	$ -	$ 1,500	Monthly	Monthly

Effective February 1, 2013

Rates subject to change without notice. For additional information including current rates, yields & restrictions call Denali Alaskan at (907) 257-7200.
Deposits at Denali Alaskan are insured by the National Credit Union Administration up to $250,000. Please read attached disclosures about deposit accounts.

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INVESTMENT ACCOUNTS	**MONEY MARKET SAVINGS**						
	$5,000-14,999.99	0.25	0.25	$ -	$ 5,000	Monthly	Monthly
	$15,000- 49,999.99	0.30	0.30			Monthly	Monthly
	$50,000.00 +	0.35	0.35			Monthly	Monthly
	CERTIFICATES						
	6 Months						
	$0-24,999.99	0.40	0.40	$ 500	$ 500	Monthly	Monthly
	$25,000+	0.40	0.40	$ 25,000	$ 25,000	Monthly	Monthly
	12 Months						
	$0-24,999.99	0.70	0.70	$ 500	$ 500	Monthly	Monthly
	$25,000	0.70	0.70	$ 25,000	$ 25,000	Monthly	Monthly
	18 Months						
	$0-24,999.99	0.85	0.85	$ 500	$ 500	Monthly	Monthly
	$25,000+	0.85	0.85	$ 25,000	$ 25,000	Monthly	Monthly
	24 Months						
	$0-24,999.99	1.04	1.05	$ 500	$ 500	Monthly	Monthly
	$25,000+	1.04	1.05	$ 25,000	$ 25,000	Monthly	Monthly
	30 Months						
	$0-24,999.99	1.05	1.05	$ 500	$ 500	Monthly	Monthly
	$25,000+	1.05	1.05	$ 25,000	$ 25,000	Monthly	Monthly
	TRADITIONAL IRA, ROTH IRA, & ROTH CONV. IRA (Individual Retirement Accounts)						
	SAVINGS	0.25	0.25	$ 100	$ 100	Monthly	Monthly
	CERTIFICATES						
	12 Month $0-24,999.99	0.75	0.75	$ 500	$ 500	Monthly	Monthly
	$25,000+	0.75	0.75	25,000	25,000		
	24 Month $0-24,999.99	0.90	0.90	$ 500	$ 500	Monthly	Monthly
	$25,000+	0.90	0.90	25,000	25,000		
	36 Month $0-24,999.99	1.05	1.05	$ 500	$ 500	Monthly	Monthly
	$25,000.00+	1.05	1.05	25,000	25,000		

Effective February 1, 2013

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DenaliAlaskan
FEDERAL CREDIT UNION

RATE AND FEE SCHEDULE,
SAVINGS, CHECKING &
CERTIFICATE ACCOUNTS

The following information applies to the schedule of services, rates and fees for Denali Alaskan Federal Credit Union.

Effective Date 10/11/05

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Savings, Checking, and Certificate Accounts at Denali Alaskan Federal Credit Union on the effective date shown. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Schedule and acknowledges that it is a part of the Account Agreement.

TRUTH-IN-SAVINGS

Except as specifically described, the following disclosures apply to all of the accounts:

1. **Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth the Rate & Fee Schedule. For Savings, IRA Savings, Checking Plus accounts, Advantage and Advantage Legacy, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. For Money Market accounts, the Dividend Rate and Annual Percentage Yield may change monthly based on changes in the last four-week average of the 13-week Treasury Bill less a margin. The Savings and Money Market accounts are tiered rate accounts. The Dividend Rates and Annual Percentage Yields applicable to the account depends on the balance range set forth on the Rate & Fee Schedule. For Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. Certificate accounts with a balance of $25,000 or more will earn the higher rate shown for as long as the balance is $25,000 or more. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. **Nature of Dividends.** For Savings, Checking Plus, Advantage, Advantage Legacy, Money Market, and IRA Savings accounts, dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth on the Rate & Fee Schedule are the prospective rates that the Credit Union anticipates paying for the applicable period.

3. **Compounding and Crediting.** Dividends will be compounded and credited as set forth on the Rate & Fee Schedule. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

4. **Accrual of Dividends.** Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. **Balance Information.** The minimum balance required to open each account is set forth on the Rate & Fee Schedule. For all accounts, dividends are calculated by the daily balance method. Dividends are calculated by applying a periodic rate to the daily balance in the account for each day of the Dividend Period. For Savings, Checking Plus, Advantage, Advantage Legacy, and Money Market accounts, there is a minimum daily balance requirement to earn dividends and obtain the stated Annual Percentage Yield as set forth on the Rate & Fee Schedule. If your balance falls below the minimum required balance, dividends will not be paid for that day. For Checking Plus accounts, there is a minimum balance of $500 to avoid a monthly service fee; for Advantage & Advantage Legacy there is a minimum balance of $100 to avoid monthly service fee.

6. **Certificate Account Features.**

a) Maturity. Your Certificate account will mature within the term set forth on the Rate & Fee Schedule or at the maturity date set forth on your Account Receipt or Renewal Notice.

b) Early Withdrawal Penalty

1.) Minimum Penalty

We will impose a penalty if you withdraw any of the funds in your account before the maturity date. A minimum withdrawal penalty will be deducted from your Certificate Account at the time any withdrawal from the account within six calendar days from the date the account is opened or reinvested, or within six calendar days of an earlier withdrawal. The early penalty will be equal to the amount specified below.

2.) Penalty Amount

Term	*Penalty*
6 months or 12 months	The penalty will be equal to the lesser of the dividends earned or an amount equal to 90 days dividends.
18 months, 30 months, or 36 months	The penalty will be equal to the lesser of the dividends earned or an amount equal to 180 days dividends.
24 month non-IRA Certificate	Certificate open less than one-year: The penalty will be equal to the lesser of the dividends earned or an amount equal to 180 days dividends. Certificate open one-year or more: The rate paid on the funds withdrawn will be equal to the rate we pay on our 12-month certificate. No further penalty will be assessed.

24 Month IRA Certificate The penalty will be equal to the lesser of the dividends earned or an amount equal to 180 days dividends.

If the withdrawal reduces the amount below the specified minimum account balance, applicable penalties will be assessed and the account will be closed, and the balance transferred to your basic savings account.

3.) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividend that has been or would be earned at the nominal dividend rate on the account. It applies whether or not the dividend has been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

4.) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

i. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

ii. Where the account is an Individual Retirement Account (IRA) and any portion is paid within (7) days after establishment; provided that the depositor forfeits an amount of at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled.

c) Rocket Rate. Member may exercise the Rocket Rate option to increase dividend rates at any time, if Denali Alaskan rates rise during the term of the Rocket Rate Certificate member may use one (1) Rocket Rate option during, the 12 month term certificate and two (2) Rocket Rate options during the 24 month term certificate. Only rates posted for I34 (12-month Rocket Rate) and I35 (24-month Rocket Rate) Share Certificates apply. Promotional Share Certificate rates, and the rates of non-Rocket Rate Share Certificates, are not considered part of the Rate Rocket dividend structure. Higher interest rates are effective from the day the member requests the increased rate, and are not retroactive to the opening date of the certificate.

d) Renewal Policy. Unless you elect a nonrenewal, Certificate accounts are automatically renewable accounts. For a nonrenewable account, after maturity dividends will not be paid and your account balance will be transferred to another account of yours. Automatically renewable accounts will renew for another term upon maturity unless the certificate type does not exist. However, you do have a grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e) Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

7. **Transaction Limitations.** For money market savings and checking accounts transaction limits will apply. No more than six (6) preauthorized, automatic, telephonic, Data Line/PC Banking transfers may be made from this account to another of yours or to a third party in any month. If you exceed these limitations, your accounts may be subject to a fee or be closed.

GoPlus Overdraft Program

Member Disclosures: Denali Alaskan Federal Credit Union offers a discretionary overdraft payment service, "GoPlus" under the following terms and conditions.

1. Discretionary Service. The Credit Union offers the GoPlus service to all eligible consumer checking account owners except for the accounts of minors and businesses which are not eligible. The GoPlus service will continue as long as the account is maintained in good standing with the Credit Union. Under the GoPlus service, we are not obligated to pay any check or item presented for payment if your account does not contain sufficient funds. The Credit Union may, as a discretionary service and not as a right of yours or our obligation to you, pay overdrafts up to an approved overdraft limit under the terms of this service and subject to your Membership and Account Agreement. This overdraft service is not a line of credit, is not guaranteed, and is independent of any other payment arrangement we may offer. Generally, we will not pay an overdraft for you in excess of any limit we have established for your account type. Also, we may refuse to pay an overdraft for you at any time, even if we have previously paid overdrafts for you. We will notify you by mail (or email, if you have requested) of any insufficient funds, checks, or items paid or unpaid and returned that you may have. However, we have no obligation to notify you before we pay or return any item.

2. Overdraft Transactions Covered. If on any day you do not have available funds in your account, the following transactions, which may result in an insufficient or negative balance ("overdrafts"), may be covered under our service: checks, debit card purchases, online or other electronic funds transfers, ACH debits and other payments or withdrawals authorized by you, account service charges, pre-authorized drafts, and any other items that may be posted to your account. We reserve the right to pay any checks or items in the order they are presented or received and in accordance with our normal operating procedures for such checks, items or transactions.

3. Overdraft Limit/Available Balance. Under our service, we may pay overdrafts up to a limit of $1,500 ("overdraft limit") if you are otherwise eligible for this service. The Credit Union's fees and charges and each paid check or item will be included in this limit. This overdraft balance will not be included or reflected in

your actual or "available balance" of your account provided by a teller, at ATM or POS facilities, through online services or on your periodic statements.

4. Overdraft Fees. The fee for each paid overdraft is $30 per check or item. If we do not pay the overdraft, there is a NSF/Returned Item fee of $30 per check or item. There is no limit on the number of overdrafts paid or overdraft fees incurred on any one day. These fees may be amended as set forth in our rate and fee schedule.

5. Member Repayment Responsibility. You agree your overdraft balance, including applicable overdraft fees, is due and payable upon demand. If there is more than one owner on an account, all owners are jointly and severally liable for repayment of the overdraft balance. If you fail to repay your overdraft balance within ten days of notice from us, we may immediately suspend the overdraft service and initiate action to recover the overdrawn amount. Accounts may be closed for failure to repay overdraft balances and we will report account closures to consumer reporting agencies.

6. Member Opt-Out Right. The Credit Union offers the GoPlus service as a service and convenience to members for incidental overdrafts. We do not encourage you to repeatedly overdraw your account. We encourage you to manage your finances responsibly. You may opt out of the GoPlus service at any time by notifying the Credit Union in writing. The Credit Union may require that any verbal opt-out be confirmed in writing. You understand that by opting out of this service, the Credit Union may refuse to pay any check or item that is presented against an insufficient balance on your account and you will be responsible for any NSF/Returned Item fees. You are still responsible to pay any overdraft, even if you have opted out of the service.

7. Credit Union Contact. For any questions or to exercise your opt-out right from the GoPlus service, you may call the Credit Union at (907) 257-7200 option 3, or toll-free at (800)764-1123, option 3, or write to Denali Alaskan Federal Credit Union, 440 E 36th Avenue, Anchorage, AK 99503.

Denali Alaskan is an equal housing lender. Deposits at Denali Alaskan are insured by the National Credit Union Administration up to $250,000.
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ADDENDUM TO RATE AND FEE SCHEDULE FOR SAVINGS, CHECKING, AND CERTIFICATE ACCOUNTS
(Member Rewards Certificates)

This Addendum amends and supplements the terms of the Rate and Fee Schedule for Savings, Checking, and Certificate Accounts ("RFS"). The Addendum provides additional terms applicable to promotional Member Rewards Certificate ("MRC") accounts. All terms and conditions of the RFS apply to MRC accounts except to the extent that such terms are modified by this Addendum.

1. **Dividend Rate and APY.** The current Dividend Rate for MRC accounts is 1.20%. The dividends are paid monthly and will be deposited to the share account.

2. **Term.** The term for MRC accounts is 12 months renewable at maturity upon request.

3. **Eligibility.** MRC accounts are available to members who maintain a checking account with direct deposit of payroll or other recurring deposit and a VISA check card or credit card. Household members (members of the immediate family living in the same household) of an eligible member are also eligible. Each member may have only one MRC account.

4. **Minimum and Maximum Balance.** A minimum balance of $100.00 is required to open and maintain an MRC account, and a maximum permitted balance of $2,500.00.

5. **Transaction Limitations.** Additional deposits to MRC accounts may be made at any time, subject to the maximum balance limitation.