



RATE SCHEDULE

This Rate Schedule for all accounts sets forth rates applicable to your regular savings and checking accounts at 1st Liberty Federal Credit Union as of the last dividend declaration date. This schedule is incorporated as part of your account agreement with 1st Liberty Federal Credit Union. For more information on terms and fees, please call us at 406-761-8300 or 800-824-0585.

| Minimum Average Daily Balance Required to Earn Rate & Yield | Dividend Rate | Annual Percentage Yield |
|--------------------------------------------------------------------------------------|---------------|-------------------------|
| PRIMARY SHARES (Minimum Opening Balance \$25) | | |
| \$25-1,999.99 | 0.45% | 0.45% |
| \$2,000-4,999.99 | 0.45% | 0.45% |
| \$5,000-9,999.99 | 0.45% | 0.45% |
| \$10,000 and above | 0.45% | 0.45% |
| YOUTH SHARES (Minimum Opening Balance \$5) | | |
| \$5-1,999.99 | 0.45% | 0.45% |
| \$2,000-4,999.99 | 0.45% | 0.45% |
| \$5,000-9,999.99 | 0.45% | 0.45% |
| \$10,000 and above | 0.45% | 0.45% |
| SUB SHARES (Minimum Opening Balance \$0) | | |
| \$0-1,999.99 | 0.45% | 0.45% |
| \$2,000-4,999.99 | 0.45% | 0.45% |
| \$5,000-9,999.99 | 0.45% | 0.45% |
| \$10,000 and above | 0.45% | 0.45% |
| VACATION CLUB SHARES (Minimum Opening Balance \$0) (Maximum Balance \$5,000) | | |
| \$0-\$5,000 Matures June 1 | 1.00% | 1.01% |
| CHRISTMAS CLUB SHARES (Minimum Opening Balance \$0) (Maximum Balance \$5,000) | | |
| \$0-\$5,000 Matures October 1 | 0.75% | 0.75% |
| MONEY MARKET ACCOUNTS (Minimum Opening Balance \$2,500) | | |
| \$25-2,499.99 | 0.90% | 0.90% |
| \$2,500-9,999.99 | 0.92% | 0.92% |
| \$10,000-49,999.99 | 0.95% | 0.95% |
| \$50,000-99,999.99 | 1.00% | 1.01% |
| \$100,000 and above | 1.05% | 1.06% |
| IRA SHARES (Minimum Opening Balance \$0) Traditional, Roth, Coverdell | | |
| \$25 and above | 0.85% | 0.85% |
| REWARDS PLUS CHECKING | | |
| \$2,000 and above (when conditions are met) | 0.45% | 0.45% |
| COMMERCIAL CHECKING | | |
| \$0 and above | 0.45% | 0.45% |
| LIBERTY GOLD CHECKING (no longer offered as of 07/01/2015) | | |
| \$2,000 and above | 0.45% | 0.45% |

The dividend rate and annual percentage yield (APY) are fixed and will be in effect for the term of the certificate. The annual percentage yield is based on the assumption that dividends remain on deposit until maturity. You have a grace period of 10 calendar days after the maturity date to withdraw the funds without being charged a penalty.

| Certificate Term | Dividend Rate | Annual Percentage Yield |
|-------------------------------------------------------------------------------------|---------------|-------------------------|
| REGULAR CERTIFICATE (Minimum Opening Balance \$250) | | |
| 06 Months | 0.85% | 0.85% |
| REGULAR CERTIFICATE (Minimum Opening Balance \$500) | | |
| 12 Months | 1.05% | 1.06% |
| 24 Months | 1.20% | 1.21% |
| 36 Months | 1.35% | 1.36% |
| 48 Months | 1.45% | 1.46% |
| 60 Months | 1.70% | 1.71% |
| REGULAR CERTIFICATE (Minimum Opening Balance \$10,000) | | |
| 06 Months | 0.95% | 0.95% |
| 12 Months | 1.15% | 1.16% |
| 24 Months | 1.30% | 1.31% |
| 36 Months | 1.45% | 1.46% |
| 48 Months | 1.55% | 1.56% |
| 60 Months | 1.80% | 1.81% |
| REGULAR CERTIFICATE (Minimum Opening Balance \$25,000) | | |
| 06 Months | 0.95% | 0.95% |
| 12 Months | 1.15% | 1.16% |
| 24 Months | 1.30% | 1.31% |
| 36 Months | 1.45% | 1.46% |
| 48 Months | 1.55% | 1.56% |
| 60 Months | 1.80% | 1.81% |
| REGULAR CERTIFICATE (Minimum Opening Balance \$50,000) | | |
| 06 Months | 0.95% | 0.95% |
| 12 Months | 1.15% | 1.16% |
| 24 Months | 1.30% | 1.31% |
| 36 Months | 1.45% | 1.46% |
| 48 Months | 1.55% | 1.56% |
| 60 Months | 1.80% | 1.81% |
| IRA CERTIFICATES (Minimum Opening Balance \$1,000 & Minimum to Earn APY) | | |
| 12 Months | 1.15% | 1.16% |
| 24 Months | 1.30% | 1.31% |
| 36 Months | 1.45% | 1.46% |
| 48 Months | 1.55% | 1.56% |
| 60 Months | 1.80% | 1.81% |
| SPECIAL CERTIFICATES (Minimum Opening Balance \$500 or \$10,000) | | |
| 19 Months | 4.00% | 4.07% |