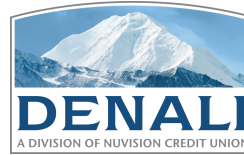


RATE AND FEE DISCLOSURES



440 E. 36th Avenue
Anchorage, AK 99503
PH: 907-257-7200
TF: 800-764-1123
www.denalifcu.org

CHECKING AND SAVINGS ACCOUNTS

For the month of December 2018

DESCRIPTION	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	REQUIRED MINIMUM DAILY BALANCE	DIVIDEND COMPOUNDED AND CREDITED	DIVIDEND PERIOD
Savings						
Basic Savings \$0-2,499.99 \$2,500.00+	0.10% 0.10%	0.10% 0.10%	\$5	\$100	Monthly	Monthly
Target Savings \$0-2,499.99 \$2,500+	0.10% 0.10%	0.10% 0.10%	\$0	\$100	Monthly	Monthly
Kids Prospector Club / Teen Power Savings \$0-2,499.99 \$2,500+	0.10% 0.10%	0.10% 0.10%	\$5	\$100	Monthly	Monthly
Money Market Savings \$5,000-14,999.99 \$15,000-49,999.99 \$50,000.00+	0.20% 0.25% 0.30%	0.20% 0.25% 0.30%	\$0	\$5,000 \$15,000 \$50,000	Monthly	Monthly
Traditional IRA, ROTH IRA & ROTH Conv. IRA						
Savings	0.20%	0.20%	\$0	\$100	Monthly	Monthly
Checking						
Denali Checking	-	-	\$0	-	-	-
Advantage	0.05%	0.05%	\$0	\$1,000	Monthly	Monthly
Advantage Plus	0.05%	0.05%	\$0	\$1,000	Monthly	Monthly
Advantage Legacy	0.05%	0.05%	\$0	\$1,000	Monthly	Monthly
Advantage Legacy Plus	0.05%	0.05%	\$0	\$1,000	Monthly	Monthly
Checking Plus	0.05%	0.05%	\$0	\$1,000	Monthly	Monthly

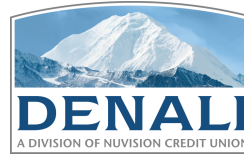
Effective Date: September 01, 2016

Rates subject to change without notice. For additional information including current rates, yields & restrictions call Nuvision Federal Credit Union, d/b/a Denali. A division of Nuvision Credit Union at 907-257-7200 Opt. 3. Accounts at Denali. A division of Nuvision Credit Union are insured by the National Credit Union Administration up to \$250,000. Please read attached disclosures.



Questions? Please visit or call us anytime we're open for business.

RATE AND FEE DISCLOSURES



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CERTIFICATE ACCOUNTS

For the month of December 2018

DESCRIPTION	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	REQUIRED MINIMUM DAILY BALANCE	DIVIDEND COMPOUNDED AND CREDITED	DIVIDEND PERIOD
Certificates						
6 Months \$0-24,999.99 \$25,000+	0.65% 0.65%	0.65% 0.65%	\$500 \$25,000	\$500 \$25,000	Monthly	Monthly
12 Months \$0-24,999.99 \$25,000+	1.54% 1.54%	1.55% 1.55%	\$500 \$25,000	\$500 \$25,000	Monthly	Monthly
18 Months \$0-24,999.99 \$25,000+	1.89% 1.89%	1.91% 1.91%	\$500 \$25,000	\$500 \$25,000	Monthly	Monthly
24 Months \$0-24,999.99 \$25,000+	2.13% 2.13%	2.15% 2.15%	\$500 \$25,000	\$500 \$25,000	Monthly	Monthly
30 Months \$0-24,999.99 \$25,000+	2.42% 2.42%	2.45% 2.45%	\$500 \$25,000	\$500 \$25,000	Monthly	Monthly
Member Rewards Certificate (MRC)						
12 Months \$0-2,500	1.20%	1.21%	\$100	\$100	N/A	Monthly
Traditional IRA, ROTH IRA & ROTH Conv. IRA						
12 Months \$0-24,999.99 \$25,000+	1.54% 1.54%	1.55% 1.55%	\$500 \$25,000	\$500 \$25,000	Monthly	Monthly
24 Months \$0-24,999.99 \$25,000+	2.13% 2.13%	2.15% 2.15%	\$500 \$25,000	\$500 \$25,000	Monthly	Monthly
36 Months \$0-24,999.99 \$25,000+	2.42% 2.42%	2.45% 2.45%	\$500 \$25,000	\$500 \$25,000	Monthly	Monthly

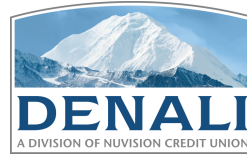
Effective Date: September 24, 2018

Rates subject to change without notice. For additional information including current rates, yields & restrictions call Nuvision Federal Credit Union, d/b/a Denali. A division of Nuvision Credit Union at 907-257-7200 Opt. 3. Accounts at Denali. A division of Nuvision Credit Union are insured by the National Credit Union Administration up to \$250,000.



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RATE AND FEE DISCLOSURES



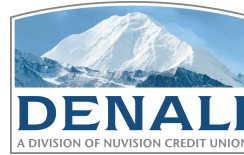
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Please read attached disclosures.



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RATE AND FEE DISCLOSURES



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CONSUMER LOANS

For the month of December 2018

DESCRIPTION	APR	TERMS
Vehicles		
Cars & Trucks New	3.69% to 18.00%	48 to 84 Months
Cars & Trucks Used	3.69% to 18.00%	48 to 84 Months
Recreational Vehicles New	5.38% to 13.19%	72 to 180 Months
Recreational Vehicles Used	5.38% to 13.19%	72 to 180 Months
Recreational Boats New	5.50% to 15.00%	72 to 180 Months
Recreational Boats Used	5.50% to 15.00%	72 to 180 Months
Aircraft New/Used	5.05% to 8.10%	Up to 180 Months Amortized up to 240 Months (1)
Motorcycles	3.25% to 12.00%	36 to 72 Months
Snowmachines, ATV, Jet Ski New	3.25% to 12.00%	Up to 48 Months
Snowmachines, ATV, Jet Ski Used	3.25% to 12.00%	Up to 36 Months
Lifestyle		
New Computers	8.35% to 12.85%	Up to 36 Months
Secured Savings	Savings rate + 2% Savings rate + 2.5% Savings rate + 3%	Up to 36 Months 37 to 60 Months Over 60 Months
Secured Certificate	Certificate Rate +3%	Term of Certificate
Quick Cash	16.00%	Revolving Line of Credit; Payment = 3% of Outstanding Balance
Vari-Quick	12.00% (variable) (Prime rate + 6.75%)	Revolving Line of Credit; Payment = 3% of Outstanding Balance
Signature Loans	14.95% to 18.00%	Up to 48 Months

Effective Date: October 11, 2018

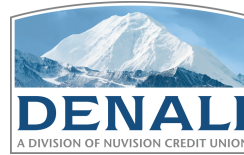
All loan interest rates subject to change without notice. There may be additional third-party fees. For more information, call the loan center at 257-7283. Actual APR on some loans may be higher based on loan amount and term selected.

(1) A balloon payment for the balance owed is due 180 months from the loan date.



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RATE AND FEE DISCLOSURES



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REAL ESTATE LOAN RATES

For the month of December 2018

DESCRIPTION	APR	TERMS	FEEES
Home & Real Estate			
Home Loans	Varies	Varies	www.denalifcuhomeloans.com
Equity Advantage (Home Equity Line of Credit) VARIABLE RATE	1st DOT: 26 Wk. T-Bill + 4.848%- 5.848% 2nd DOT: 26 Wk T-Bill + 5.348%- 6.348%	Revolving Line of Credit 84 Month Draw Period 180 Month Maximum Repayment Term Floor Rate 6.00%-7.50%	.50%-1% Loan Fee Not Less than \$500
Equity Advantage (Home Equity Line of Credit) FIXED RATE	6.25%-7.25% 6.75%-7.75%	Revolving Line of Credit 84 Month Draw Period 180 Month Maximum Repayment Term 120 Months 180 Months	.50%-1% Loan Fee Not Less than \$500
Residential Lot/ Land Loan	8.00%-9.00% 8.50%-9.50% 9.00%-10.00%	60 Months 84 Months 144 Months	Up to 2% Loan Fee Not Less than \$500
Construction			
Interim Construction (Owner/Builder)	7.25%-8.75%	12 Months	2% Loan Fee

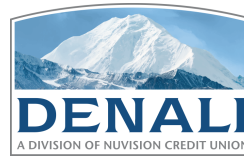
Effective Date: November 14, 2017

All loan interest rates subject to change without notice. There may be additional third party fees. For more information, call Denali Home Loans at 257-1601. Actual APR on some loans may be higher based on loan amount and term selected.



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RATE AND FEE DISCLOSURES



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CREDIT CARD RATES

For the month of December 2018

VISA CARD	ANNUAL PERCENTAGE RATE (APR)	VARIABLE-RATE INFORMATION YOUR APR MAY VARY	TERMS	FEES
Credit Cards				
Platinum Visa Card	10.75%	Add 5.50% to the Prime Rate*	Revolving Line of Credit Payment = 3% of Monthly Balance or \$20 whichever is greater.	Annual -0- Late Payment \$15
Gold Visa Card	12.75%	Add 7.50% to the Prime Rate*	Revolving Line of Credit Payment = 3% of Monthly Balance or \$20 whichever is greater.	Annual -0- Late Payment \$15
Classic Visa Card	15.25%	Add 10.00% to the Prime Rate*	Revolving Line of Credit Payment = 3% of Monthly Balance or \$20 whichever is greater.	Annual -0- Late Payment \$15
Secured Visa Card	15.25%	Add 10.00% to the Prime Rate*	Revolving Line of Credit Payment = 3% of Monthly Balance or \$20 whichever is greater.	Annual \$15 Late Payment \$15

Effective Date: October 11, 2018

All loan interest rates subject to change without notice. There may be additional fees.

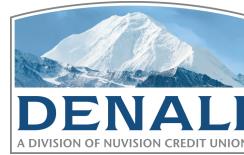
For current information, call us at 907-257-7200 Opt. 3.

* The periodic rate and Annual Percentage Rate may change on the first day of each billing cycle based on the index rate published on the last business day of the prior billing cycle.



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RATE AND FEE DISCLOSURES



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FEE SCHEDULE

For the month of December 2018

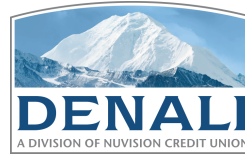
DESCRIPTION	FEES
Credit Union Membership	
Membership Fee	\$10.00
Membership Share	\$5.00 par value
Savings Fee (Recurring Monthly)	\$5.00 (Waived if member is under age 21, has a checking account, direct deposit or average of \$500 or more in total loan/share balances within account number)
Checking Account Fees	
Advantage Plus	\$5.00 monthly package fee
Advantage Legacy Plus	\$4.00 monthly package fee
Advantage	\$7.00 monthly package fee (if minimum balance not maintained)
Advantage Legacy	\$7.00 monthly package fee (if minimum balance not maintained)
Check Copy Less Than 6 Months	\$3.50 each
Check Copy Greater Than 6 Months	\$5.00 each
Check Stop Payment	\$20.00
Checking Plus Low Balance Fee	\$5.00 (if minimum balance not maintained)
Counter Checks	12 Free w/new account (four for \$1.00 thereafter)
MICR Quality Rejection Error	\$2.00 each
Money Market Checking Low Balance Fee	\$5.00 (if balance falls below \$100.00)
Non-Sufficient Funds	\$30.00
Courtesy Transfer Fee	\$6.00 transfer item from share/checking (\$0 from Quick Cash/Vari-Quick)
GOPlus* (Guaranteed Overdraft Protection)	\$30.00
VISA Check Card Overdraft	\$30.00
Pre-Authorized Special Handling Fee	\$30.00
Check Printing	Prices vary depending on style

Effective Date: August 15, 2017



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FEE SCHEDULE

For the month of December 2018

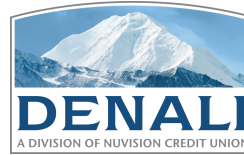
DESCRIPTION	FEES
ATM Fees	
ATM Transaction (at Denali ATMs)	FREE to Denali Members (\$3.00 charge to all foreign card holders)
Instant Issue Check Card Fee	\$12.00
PIN Re-Issue	\$5.00
Transaction Verification Photo (Unauthorized Usage)	\$50.00 per request
Out of Network ATM Withdrawal Fee	\$1.00
Out of Network ATM Transfer Fee	\$1.00
Out of Network ATM Statement/Balance Inquiry Fee	\$1.00
Out of Network ATM Declined Transaction Fee	\$1.00
Out of Network ATM Invalid PIN Attempt Fee	\$1.00
VISA Fees	
Annual Fee (Share Secured)	\$15.00
Card Replacement	\$5.00
Cash Advance Fee - Non Member	\$10.00
VISA Late Payment	\$15.00
Multi-Currency Transaction Fee	1.80%
Single-Currency Transaction Fee	1.80%
Rush Processing VISA Card	\$30.00
VISA Credit Card Returned Payment Fee	Up to \$20.00

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FEE SCHEDULE

For the month of December 2018

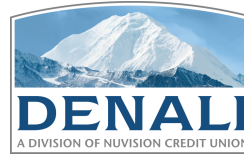
DESCRIPTION	FEES
Real Estate Fees	
Subordination Fee	\$35.00
Construction Draw Fee	\$25.00
Inspection Fee	\$50.00
Payoff Quote Fee	\$25.00
Payoff Quote Update	\$10.00
Reconveyance Fee (Alaska)	\$60.00
FHA Title I Home Improvement Loan	1% for the 1st year
Equity Advantage Line of Credit Origination Fee	0.50%-1%**
Residential Lot Loan Origination Fee	2%**
Interim Construction Loan Origination Fee	2%** ** Minimum \$500.00 Fee on all Real Estate Loans

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FEE SCHEDULE

For the month of December 2018

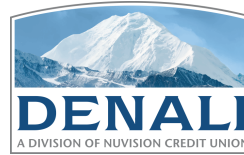
DESCRIPTION	FEES
Miscellaneous Fees	
Account Closure Fee	\$15.00 (within 180 days)
Account Research	\$20.00 per hour
Automatic Withdrawal From Other Institution	\$10.00 (one time fee)
ACH Stop Payment Fee	\$20.00
ACH One-Time Payment Fee	\$6.00
Bank Wire - Domestic	\$25.00
Bank Wire - Foreign	\$60.00
Bank Wire - Incoming	\$10.00
Check Cashing Fee (Member)	\$3.00 (waived with \$100 average balance or other account services)
Coin Counter Machine	5% of total collected
Collateral Substitution Fee	\$30.00
Collection Item	Cost+ \$5.00 (Incoming check or outgoing domestic)
Convenience Processing Fee (VISA payment by phone)	\$10.00
Copy Charges	\$1.00 per page
Credit Union Check	\$2.00
Credit Union Check Stop Payment	\$25.00
Dormant Account	\$10.00/Month
Online Bill Pay	FREE (to accounts with an active Visa Check Card, E-statements and actively use Online Bill Pay)
Online Bill Pay (all others)	\$5.95/Month (includes 10 bill payments; additional Payments at \$0.65 each)

Effective Date: August 15, 2017



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FEE SCHEDULE

For the month of December 2018

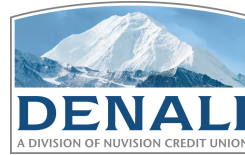
DESCRIPTION	FEES
Miscellaneous Fees - Continued	
Online Bill Pay Stop Payment Fee	\$25.00
Online Bill Pay Check Copy Fee	\$20.00
Bad Address Fee	\$7.00
Fax Service	\$2.00 First page, \$1.00 each additional page
Faxed Duplicate Statement	\$10.00
FEDWire Research	\$15.00 after one week
International Collection Item	\$5.00 each
International Collection Item, SWIFT/TRACER (On Outgoing Item)	\$5.00 each
IRA Early Withdrawal or Transfer Fee	\$20.00 (after six withdrawals annually)
IRA Low Balance Fee	\$5.00/quarter (if balance falls below \$100.00)
IRA Termination Fee	\$25.00
Legal Process/Levy Fee	\$100.00
Loan Extension Fee	\$30.00
Loan Modification Fee	\$30.00
Medallion Signature Guarantee	\$10.00 (waived for Brokerage Service clients)
Money Market Savings Low Balance Fee	\$5.00
Money Order	\$1.50
Mortgage Loan Verification	\$10.00
Rush Mortgage Loan Verification	\$15.00

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FEE SCHEDULE

For the month of December 2018

DESCRIPTION	FEES
Miscellaneous Fees - Continued	
Return Deposit Item Fee	\$30.00 from members (\$5.00 from 3rd party)
Repossession Redemption Fee	\$100.00
Share Account Re-Open	\$5.00
Skip-A-Pay Fee	\$30.00
Statement Copies	\$3.00
Title Changes (e.g. legal name changes)	\$35.00
Travelers Cheques	1% - 1.5% of purchase
Western Union	Cost + \$10.00
ACH One-Time Payment Fee	\$6.00
Safe Deposit Boxes	
3x5	\$25.00/yr
3x10	\$50.00/yr
5x10	\$75.00/yr
10x10	\$125.00/yr
Safe Deposit Box Late Fee	\$10.00
Safe Deposit Box Administration (one time only)	\$25.00
Safe Deposit Box Drilling	\$195.00

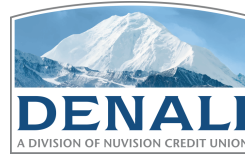
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Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. All dividend bearing accounts except for Advantage Legacy Plus and Checking Plus accounts are Tiered Rate Accounts. For these accounts if the balance is within a particular tier range, the Dividend Rate and APY for that tier range will apply to the entire balance in the account. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. 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.

a. Nature of Dividends.

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 above are the rates and yields for the last dividend period as set forth above.

b. Compounding and Crediting.

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

c. 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.

2. Balance Information

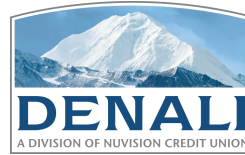
The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

3. Account Limitations

For Money Market accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed.



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4. Certificate Account Features

a. Special Eligibility Requirements for Member Rewards Certificates.

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.

b. Account Limitations.

After your account is opened, you may not make additional deposits to a Certificate account except for the Member Rewards Certificate Account (MRC). Additional deposits may be made to the MRC account at any time, subject to the maximum balance limitation of \$2,500.00.

c. Maturity.

Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

d. Early Withdrawal Penalty.

We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date, according to the amounts specified below:

i. Amount of Penalty. Our penalties are on earned dividends only and are equal to the lesser of: (1) all dividends earned since purchase or (2) 90-days dividend for Certificates of 6 months, 180 days for Certificates of 12 months, 270 days for Certificates of 15 months and 18 months, 360 days for Certificates of 24 months, 450 days for Certificates of 30 months, and 540 days for IRA Certificates of 36 months.

ii. 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.

iii. 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: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled and begins making periodic withdrawals.

e. Renewal Policy.

Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

f. 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.



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