

SHCC SPECIAL MEMBERSHIP PLAN
NOVEMBER 1, 2011 THRU DECEMBER 31, 2011

Full Deferred Equity Membership

- No initial Contribution to Capital or Stock purchase for one year.
- Applicant commits to one full year of membership. (Unless transferred or relocated out of the SHCC area)
- Applicant pays monthly dues and fees for a Full Membership for one year.
- After one year of membership, applicant must decide to become a regular Full Member and purchase a share of Class A Stock and pay Initiation Fees in place at that time or end their membership.

Join and sign the one-year membership commitment between November 1, 2011 thru December 31, 2011 and only have the service charge, capital funding fees and charges for November, 2011 through March, 2012. Then start the one-year deferred equity program as above.