

RATE & FEE SCHEDULE

Savings and
Share Draft
Accounts



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RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.
The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date:

RATE SCHEDULE

| RATE SCHEDULE | | | | | | |
|--|--|---|---|--|--|--|
| | <input type="checkbox"/> Share Account | <input type="checkbox"/> Christmas Club Account | <input type="checkbox"/> Passbook Account | <input type="checkbox"/> Automatic Payment Account | <input type="checkbox"/> Vacation Club Account | <input type="checkbox"/> Share Draft Account |
| DIVIDENDS | | | | | | |
| Dividend Rate/Annual Percentage Yield | | | | | | |
| Dividends Compounded | Quarterly | Quarterly | Quarterly | Quarterly | Quarterly | --- |
| Dividends Credited | Quarterly | Quarterly | Quarterly | Quarterly | Quarterly | --- |
| Dividend Period | Calendar Quarter | Calendar Quarter | Calendar Quarter | Calendar Quarter | Calendar Quarter | --- |
| BALANCE REQUIREMENTS | | | | | | |
| Minimum Opening Deposit | \$5.00 | --- | --- | --- | --- | --- |
| Minimum Balance to Avoid a Service Fee | \$100.00 | --- | --- | --- | --- | --- |
| Minimum Balance to Earn the Stated APY | --- | --- | --- | --- | --- | --- |
| Balance Method | Average Daily Balance | Average Daily Balance | Average Daily Balance | Average Daily Balance | Average Daily Balance | --- |
| ACCOUNT LIMITATIONS | | | | | | |
| See Section 6 below. | Account transfer limitations apply. | Account transfer limitations apply. | Account transfer limitations apply. | Account transfer limitations apply. | Account transfer limitations apply. | --- |

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate & Fee Schedule are share accounts

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the

deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For Share, Christmas Club, Passbook, Automatic Payment and Vacation Club accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Share Draft accounts, no account limitations apply.

FEE SCHEDULE

Share Draft Account Fees

- Overdraft fee: \$ 1.00 per item.
- NSF fee: \$ 15.00 per item.
- Stop Payment fee: \$ 5.00 per request.
- Share Draft Printing fee: Prices may vary depending upon style.
- Copy fee: \$ 2.00 per item.
- Certified fee: \$ 5.00 per item.
- Return Check fee: \$ 15.00 .

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: \$ 20.00 per hour.
- Statement Copy fee: \$ 1.00 per copy.
- Deposited Item Return fee: \$ 10.00 per item.
- Wire Transfer (outgoing) fee: \$ 20.00 per transfer.
- Certified Check fee: \$ 5.00 per check.
- Money Order fee: \$ 1.00 per item.
- Stop/Duplicate Check fee: \$ 12.00 per request.

Electronic Funds Transfer Fees

- Seven (7) ATM withdrawals per month without a charge.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.