The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

| RATE SCHEDULE | | | |
|---|---|---|---|---|---|
| DIVIDENDS | BALANCE REQUIREMENTS | ACCOUNT LIMITATIONS |
| Dividend Rate/Annual Percentage Yield (APY) | Dividends Compounded | Dividends Credited | Dividend Period | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method | See Section 6 |
| Regular Share Account | .10 / .10 | Quarterly | Quarterly | Quarterly (calendar) | $5.00 | — | — | Daily Balance | Account transfer and withdrawal limitations apply. |
| High Yield Savings (see Section 1) | $0.00 to $999.99 | Quarterly | Quarterly | Quarterly (calendar) | $1,000.00 | — | — | Daily Balance | Account transfer and withdrawal limitations apply. |
| Money Market (See Section 1) | $0.00 to $999.99 | Quarterly | Quarterly | Quarterly (calendar) | $1,000.00 | — | — | Daily Balance | Account transfer and withdrawal limitations apply. |
| Value Plus Christmas Club Account | .15 / .15 | Quarterly | Quarterly | Quarterly (calendar) | — | — | — | Daily Balance | Account transfer and withdrawal limitations apply. |
ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure 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 Regular Share, High Yield Savings, Money Market, Value Plus Christmas Club, Value Plus Vacation Club, IRA Variable, Roth IRA Variable, Coverdell Education Variable, and Six Star Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union’s Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. High Yield Savings and Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Six Star Checking account is a Tiered Rate account. If your Average Daily Balance is $25,000.00 or below and you meet all of the following minimum service requirements during the calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you complete a minimum of ten (10) debit card transactions tied to your Six Star Checking account; 2) you log into Online Banking at least once per month; 3) you have a direct deposit to or ACH debit from your Six Star Checking account; and 4) you receive e-Statements. If your balance is $25,000.01 or greater and you meet all of the minimum service requirements, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during a calendar month, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. If you do not fulfill the requirements for six (6) consecutive months of your Six Star Checking Account, it will be transferred and converted to the It’s on US Checking Account.

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. Dividends are paid to your account on the last calendar day of the Dividend Period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated 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 earning 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 earning accounts except Six Star Checking accounts, if you close your account before accrued dividends are credited, you will receive the accrued dividends. For Regular Share accounts, you may make three (3) free withdrawals from your account each month. For each withdrawal in excess of three (3) you will be charged a fee as disclosed in the Fee Schedule. For Foundation or Opportunity Checking accounts, you will have the option to convert your account to another checking account type if you maintain an acceptable history. An acceptable history may include, but not limited to a negative balance of no more than $25,000.00 consecutive business days within any twelve (12) consecutive months. For Scholars Checking accounts, at the age of 24 your account will be transferred to an It’s on US Checking account. For it’s on US Checking and Six Star Checking accounts, no account limitations apply.

5. Balance Information. To open any account, you must deposit or transfer at least the minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Regular Share, High Yield Savings, Money Market, Value Plus Christmas Club, Value Plus Vacation Club, IRA Variable, Roth IRA Variable, and Coverdell Education Variable accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or internet transfer, by telephonic order or instruction, or by check, debit card, or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Value Plus Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 31st and the account will remain open. If you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Value Plus Vacation Club accounts, the entire balance will be transferred to another account of yours on or after May 31st and the account will remain open. If you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Regular Share accounts, you may make three (3) free withdrawals from your account each month. For each withdrawal in excess of three (3) you will be charged a fee as disclosed in the Fee Schedule. For Foundation or Opportunity Checking accounts, you will have the option to convert your account to another checking account type if you maintain an acceptable history. An acceptable history may include, but not limited to a negative balance of no more than two (2) consecutive business days within any monthly cycle for a period of twelve (12) consecutive months. For Scholars Checking accounts, at the age of 24 your account will be transferred to an It’s on US Checking account. For it’s on US Checking and Six Star Checking accounts, no account limitations apply.
7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, item, ATM transaction, and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal, or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer, or paying a check, or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the check, item, or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union’s overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member’s opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. Membership. As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below:

- Par Value of One Share
- Number of Shares Required

9. Rates. The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**FEE SCHEDULE**

**Preferred Member Discount**
- Service Fee $4.00 /Month

**Foundation Checking Account Fee**
- Service Fee $10.00 /Month

**Opportunity Checking Account Fee**
- Service Fee $10.00 /Month

**Checking Account Fees**
- Courtesy Pay Fee $32.00 /Item includes: checks, ACH, Online Banking, telephone transfers, ATM withdrawals, and Debit Card purchases
- Nonsufficient Funds Fee $32.00 /Item
- Account Service Fees $32.00 /Transaction /Item
- Check Printing Fee depends on style of check ordered
- Reset Security Code for Online Banking $5.00 /Each
- Cashier's Check $5.00 /Each
- Teller Check Fee $5.00
- Check Cashing Fee $0.01-$500.00 - $5.00
- Check Cashing Fee $500.01-$999.99 - $7.50
- Check Cashing Fee $1000.00 and over - $10.00
- IRA Transfer $25.00
- IRA Closure $25.00

**Receive two Cashier's Checks per month with aggregate share balances equal to $2,500.00, or by having a Six Star, or Presidential Checking account.**

**Coin Counting** 5% of the amount (Two free coin counting transactions per calendar year, up to a maximum of $100.00 per visit. In excess of the $100.00 will incur a 5% fee.)

**Check Cashing Fee:**
- $0.01-$500.00 - $5.00
- $500.01-$999.99 - $7.50
- $1000.00 and over - $10.00

Fee charged if member has only one service with credit union and no other credit union savings or loan or investment services and less than $250.00 in account.

**Inactive Account Check**
- Cashiering Fee $0.01 - $500.00 - $10.00
- $500.01 - $999.99 - $20.00
- $1000.00 and over - $30.00

**Definition:** An inactive account is a regular share account with:
- no deposits or withdrawals for six (6) months
- no other credit union savings or loan or investment services
- a balance of less than $100.00
- member 18 years of age and under are excluded

**Identity Theft Protection Fee** $1.95 /Month

**Money Order** $3.00 /Item

**Money Order non member** $25.00 /Item

Receive two Money Orders per month with aggregate share balances equal to $2,500.00, or by having a Six Star, or Presidential Checking account.

**Excessive Share Withdrawal Fee** $5.00
Withdrawal fee after 3 free monthly withdrawals

**Value Plus Christmas Club**
- Account Withdrawal Fee $10.00 /Withdrawal including the withdrawal to close the account

**Value Plus Vacation Club**
- Account Withdrawal Fee $10.00 /Withdrawal including the withdrawal to close the account

**Deposited and Cashed Member Checks Returned**
- Unpaid $32.00 /Check

**Third Party Deposited or Cashed Checks Returned Unpaid** $15.00 /Item

**Loan Payment Checks Returned**
- Unpaid $32.00 /Check

**Account Activity Printout** $3.00 /Page

**Account Research** $25.00 /Hour

**Statement Copies** $3.00 /Page

**Account Reconciliation** $25.00 /Hour

**Stop Payment Fees** $32.00 /Item

**Incoming Wire Transfer** $5.00

**Outgoing Wire Transfer** Domestic $15.00

**Copy of Check-Mailed or Pick up** $5.00 /Item

**Copy of Check-Faxed** $5.00 /Item

**Copy of Check** $5.00 /Item mailed, faxed or picked up

**Redeposited cashier check, teller check, and money order fee** $32.00

**Domestic Account Fee** $5.00 /Month

**Definition:** A dormant account is a regular share account (01, 02, 03) with:
- no deposits or withdrawals for twelve (12) months
- no other credit union savings or loan or investment services
- a balance of less than $100.00
- members under 24 years of age are excluded

**Legal Process Fee** (e.g. attachment, levy or garnishment), per occurrence. Or such other rate as may be set by law.

Fee applies to each legal order or process that directs us to freeze, attach, or withhold funds or other property...

**Online Banking Bill Pay Fee** $100.00

**Standard Delivery** Free

**Bill Pay**
- Same Day Electronic Bill Payment $9.95 /Transaction
- Next Day Overnight Check Bill Payment $14.95 /Transaction

Transfer No – to and from your account at other financial institutions

**Returned Check Fee** $3.50 /Transaction (1 free per month)

**Outbound Transfer** $2.00 /Transaction (2 free per month)

**Standard Outbound Transfer** $2.00 /Transaction (1 free per month)

**PopMoney** – allows you to pay people through email and text

**Expedited Inbound Transfer** $5.00 /Transaction

**Expedited Outbound Transfer** $3.50 /Transaction

**Standard Inbound Transfer** $1.25 /Transaction (1 free per month)

**One Service** $5.00 /Month

Fee charged if member has only one service with credit union and no other credit union savings or loan or paid out loan within the past twelve months, or investment services and has a balance of less than $100.00 at the end of the month, the account has been open at least six months, and member is over the age of 24.

**Foreign Check/Money Order Collection Fee** $25.00

**Excessive Call Center Use Fee** $5.00 /Call after 4 calls per month

**Return Mail Fee** $5.00 /If member did not give us new address

**Written Verification of Deposit Fee** $1.00 /Day

**Duplicate interest statement from IRS for amounts up to $250.00** $25.00 /Item

**Negative Balance Fee** $100.00 /Month

**Request Money** $250.00 /For amounts up to $1,000.00

**One Service** $5.00 /Month

**Cashier's Check** $25.00 /Each

**Stop Payment Fee** $32.00 /Transaction /Item

**Check Printing Fee** $32.00 /Transaction /Item

**Account Service Fees** $32.00 /Transaction /Item

**Reset Security Code for Online Banking** $5.00 /Each

**Cashier's Check** $5.00 /Each

**Copy of Check** $5.00 /Item

**Copy of Check** $5.00 /Item mailed, faxed or picked up

**Redeposited cashier check, teller check, and money order fee** $32.00

**Domestic Account Fee** $5.00 /Month

**Definition:** A dormant account is a regular share account (01, 02, 03) with:
- no deposits or withdrawals for twelve (12) months
- no other credit union savings or loan or investment services
- a balance of less than $100.00
- members under 24 years of age are excluded

**Legal Process Fee** (e.g. attachment, levy or garnishment), per occurrence. Or such other rate as may be set by law.

Fee applies to each legal order or process that directs us to freeze, attach, or withhold funds or other property...

**Online Banking Bill Pay Fee** $100.00

**Standard Delivery** Free
- Early Account Closing Fee $10.00 /Fee will be charged if account is closed within 180 days or less from day opened.

- Account Closing Fee $5.00 /Fee will be charged if account is closed after 180 days from day opened.

- Account Reopen Fee $25.00 /Fee to reopen an account that was closed within the last 180 days.

- Check or ACH Loan Payment by Phone Fee $10.00
- Credit Card Loan Payment by Phone Fee $10.00 or 8.00% of payment amount (whichever is greater)

- 24 Hour Telephone Teller Access FREE
- Online Banking Online Access $FREE
- e-statements $3.00 (Members 18 and under and 60 and older are exempt)

- Unauthorized ACH Origination Fee $32.00
- Same Day ACH Origination Fee $6.00

**Debit Card:**

There is no charge for point-of-sale or purchases when using your VISA Check Card. ATM card limits and fees apply when using your VISA Check Card at an ATM.

- ATM/Debit PIN Reorder $10.00 /Each
- ATM/Debit Card Reorder $10.00 /Each
- ATM/Debit Card/PIN Rush Order $50.00 /Order
- ATM/Debit Card Sales Check Receipt Copy $2.00 /Each check copy
- USCCU Owned, Sponsored, and Affiliated ATMs No fees are charged if transactions are on your US Community Credit Union account. Includes the CO-OP Network and the Fifth Third Bank Network.

- Foreign and Associated ATMs $2.00 /Transaction. You are allowed a maximum of two ATM/Debit withdrawals with no credit union fee within a calendar month at Associated or Foreign ATMs. Notice regarding ATM fees by others: If you use an automatic teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.
- Foreign ATM Card Capture $25.00 /Fee is charged when USCCU card is captured by a foreign ATM.

Share Savings Accounts and Checking Accounts