

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

	<input type="checkbox"/> Savings / Club Account			<input type="checkbox"/> Vacation Account– <u>CU Members Only</u> (Employer Contribution Only)			<input type="checkbox"/> Share Draft (Checking) Account		
	Average Daily Balance	APR	APY	Average Daily Balance	APR	APY	Average Daily Balance	APR	APY
DIVIDENDS Dividend Rate/Annual Percentage Yield	\$0.00 Through \$499.99	---	---	\$0.00 Through \$499.99	---	---	\$0.00 Through \$99.99	---	---
	\$500.00 Through \$2,999.99	0.01%	0.01%	\$500.00 Through \$2,999.99	0.01%	0.01%	\$100.00 Through \$499.99	---	---
	\$3,000.00 Through \$9,999.99	0.01%	0.01%	\$3,000.00 Through \$9,999.99	0.01%	0.01%	\$500.00 Through \$9,999.99	0.00%	0.00%
	\$10,000.00 and Over	0.01%	0.01%	\$10,000.00 and Over	0.01%	0.01%	\$10,000.00 and Over	0.00%	0.00%
Dividends Compounded	Quarterly			Quarterly			Monthly		
Dividends Credited	Quarterly			Quarterly			Monthly		
Dividend Period	Calendar Quarterly			Calendar Quarterly			Calendar Month		
BALANCE REQUIREMENTS									
Minimum Opening Deposit	\$25.00			\$5.00			\$5.00		
Minimum Balance to Avoid a Service Fee	---			---			---		
Minimum Balance to Earn the Stated APY	\$500.00			\$500.00			\$500.00		
Balance Method	Average Daily Balance			Average Daily Balance			Average Daily Balance		
ACCOUNT LIMITATIONS See Section 6 below.	Account withdrawal limitations apply.			Account withdrawal limitations apply.			---		

TRUTH IN SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the 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 passed on the dividend rate and frequency of compounding for an annual period. For Savings, Club and Vacation accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Share Draft (Checking) accounts, the Dividend Rate and Annual Percentage Yield may change monthly 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. The Savings / Club and Vacation Accounts are Tiered Rate accounts. If your average daily account balance is \$500.00 to \$2,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your average daily account balance is from \$3,000.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account apply. If your average daily account balance is greater than \$9,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend

Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Share Draft (Checking) Accounts are Tiered Rate accounts. If your average daily account balance is from \$500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account apply. If your average daily account balance is greater than \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your 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.

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 non-cash deposits (e.g. checks) on the day the Credit Union receives provisional credit. 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, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. 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 Savings and Club accounts, three (3) free withdrawals per Calendar Quarter, after which a fee will be imposed. For Vacation Accounts two (2) free withdrawals per Calendar Year, after which a fee will be imposed. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For Share Draft (Checking) accounts, a monthly service fee will apply.

FEE SCHEDULE

Credit Union Membership

Savings and Club Account Early Withdrawal Fees	
Number of Withdrawals	Fee
First Three (3) Withdrawals:	\$0.00
Forth (4 th) Withdrawal:	\$3.00
Fifth (5 th) Withdrawal:	\$4.00
Sixth (6 th) Withdrawal:	\$5.00
Seventh (7 th) & Over Withdrawal:	\$6.00

Withdrawal count resets to zero (0) at the beginning of each calendar quarter

Vacation Account Fees	
Type & Number of Withdrawals	Fee
First Two (2) Withdrawals:	\$0.00
Third (3 rd) & Over Withdrawals:	\$6.00
MONTHLY Administrative Fee:	\$1.00
In-House Loan Payment Transfer:	\$2.00

Withdrawal count resets to zero (0) at the beginning of each calendar year.

Share Draft (Checking) Account Fees	
Type of Fee	Amount
NSF fee:	\$25.00 per item
Return Item fee:	\$30.00 per item
Stop Payment fee:	\$25.00 per request
Replacement Debit Cards:	\$5.00 per card
Share Draft Check Printing fee:	Prices by vary depending upon style
Temporary Checks (2pgs free):	\$2.00 per pg (after 2)
Monthly Service Charge:	\$5.00 per month
Check Copy Fee:	\$3.00 per item

Other Service Fees (applicable to related accounts)	
Type of Fee	Amount
Account Reconciliation fee:	\$25.00 per hour
Account Research fee:	\$25.00 per hour
Statement Copy fee:	\$3.00 per copy
Deposit/Loan Pmt Return fee:	\$30.00 per item
MasterCard Payment fee:	\$2.00 per payment
Wire Transfer (Incoming) fee:	\$10.00 per transfer
Wire Transfer (outgoing) fee:	\$20.00 per transfer
International Wire fee:	\$40.00 per transfer
Cashiers Check fee: (\$1.00 - \$10.00)	1% of check
Loan Subsequent Action Fee:	\$25.00 per loan
Loan Late Payment Fee:	\$25.00 per month
New Account Setup Fee:	\$5.00 per account
Payroll ACH Origination Fee:	\$5.00 per item
Dormant Account Fee:	\$25.00 per month
Credit Card Cash Advance Fee:	\$3.00 per advance

Membership Share: \$25.00 per value.

7. Limitations on frequency of transfers/withdrawals. In addition to those limitations on transfers/withdrawals elsewhere described, if any, the following limitations apply.

Transfers/Withdrawals from a Share, Club, or Vacation account to another account or to third parties by check, preauthorized, automatic, telephone via the Audio Teller, or internet via the Active Web Site are limited to:

- Six per month with no more that three by check or similar order to third parties (If you do have an active Share Draft Account).
- Six per quarter (January through March, April through June, July through September, or October through December) with no more that three by check or similar order to third parties (If you do not have an active Share Draft Account).

Member Check Cashing Fees	
Cash Disbursed	Fee
Up to \$100.00	No Charge
From \$100.01 to \$200.00	\$3.00
From \$200.01 to \$335.00	\$5.00
From \$335.01 to \$500.00	\$10.00
From \$500.01 to \$750.00	\$15.00
From \$750.01 to \$1,000.00	\$20.00
From \$1,000.01 to \$1,500.00	\$30.00
From \$1,500.01 to \$2,000.00	\$40.00

Waiver Exceptions for Check Cashing Fees:

1. Member has the funds to cover the check for the check hold period.
 - a. IRA accounts excluded.
2. Member has an active checking account in good standing.
 - a. Active Checking is 10 or more EFT's per month.
3. Member has an active In-House Loan that is paid current.

Credit Union reserves the right to refuse to cash any check that is in question.



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

Rate & Fee Schedule

Effective July 1, 2017

**Savings, Club,
Vacation
a
n
d
Share
Draft**