


MID CAROLINA CREDIT UNION Truth-in-Savings Act Rate and Fee Schedule
 This Rate and Fee Schedule is part of your Agreement with the Credit Union

 <p>Mailing address PO Box 549 Lugoff, SC 29078 803-432-8521 www.midcarolinacu.com</p> <p>Same great service. Fresh new name.</p>	<p>TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.</p>	<p>THE DATE OF THIS RATE AND FEE SCHEDULE is: February 20, 2018</p> <p>The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above.</p> <p>If you have any questions or require current rate information on your accounts, please call the Credit Union at (803) 432-8521 or (800) 433-5226. The Par Value of a membership share is \$5.00.</p>
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CREDIT TO ACCOUNTS for Member Deposits and Business Day Disclosure

- Our business hours are as follows: Monday through Thursday: 8:30 – 5:00. Friday Lobby Hours: 8:30 – 5:30, Drive-thru hours are 8:30 – 6:00
- The Credit Union’s “Daily Cut-off time” is 5:00 PM or the close of business. For all deposits or transactions received after the time we close for business on a day we are open or received after we open via our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open.
- The Credit Union’s ‘daily cut-off time’ for wires is 3:00 p.m., on a business day. Any request after 3:00 will be sent the next business day we are open.
- The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment order received by us after 1:00 PM. Requests received after 1:00 will be treated as if received on the next business day that we are open.
- Approved Check Printer/Vendor: John Harland/Clarke, Inc.
- Daily Cash Withdrawal Limit is \$10,000 per business day.

FEES and SERVICE CHARGES for all ACCOUNTS and SERVICES			
Membership Fee (Upon Application/Non-Refundable)	\$5.00	Membership Revocation Fee	\$5.00
Member Statement Copy Fee (printed by MCCU) Statement Copy Fee (per statement/printout) Interim History Printout	\$5.00 \$3.00	Closed Account / Re-Open Fee: If closed within 90 days of opening If re-opened within 90 days of closure	\$5.00 \$10.00
IRA Account Maintenance Fee	\$10.00	Dormant Account/Abandoned Property Fee (per account / per month)	\$10.00
REG D excessive share savings transaction fee (per transaction – greater than 6 transactions)	\$2.00	Negative Account Balance Fee (per day after 10 days)	\$5.00
Bad Address Fee (per Occurrence)	\$5.00	Christmas Club Early Withdrawal (per withdrawal)	\$5.00
Insufficient Funds (NSF) (per item returned by MCCU)	\$30.00	Check copy Fee (per item)	\$1.00
Overdraft Privilege (per item paid by MCCU)	\$30.00	Copy of Check issued by Credit Union	\$25.00
Overdraft Share Transfer Fee (per Transfer)	\$2.00	Check Request or Certified Check fee: fee waived if aggregate share and loan balances exceed \$10,000. Loan must be current.)	\$3.00
STOP PAYMENTS Share Drafts: (the request is only good for 6 months) ACH: (the request is permanent)	\$30.00 \$30.00	Billpay Service Monthly Fee Failed Transaction Fee	\$3.95 \$10.00
Wire Transfer: Incoming Wire Transfer: Outgoing	\$5.00 \$15.00	Research Service / Account Reconciliation: per hour. No charge if within 30 days of the statement date.	\$10.00
Legal process tax levies, garnishments etc.. (per occurrence)	The lesser of \$25 or Actual Costs	Third Party Check Cashing Fee (per item)	Up to \$25.00
Safe Deposit Box Rental and Fees: 3 x 5 5 x 5 3 x 10 10 x 10 Key Replacement and Box Drilling	\$20.00 \$25.00 \$35.00 \$75.00 Actual Cost	Check Cashing Fee: for accounts with balances of less than \$100 and no other account relationships (loans, share draft, IRA) Check Amount: (\$100 to \$499) Check Amount: (\$500 to \$999) Check Amount: (>\$1,000)	\$5.00 \$10.00 \$20.00
Late Loan Fee (maximum based on payment due)	\$10.00	Check Printing Fee	Price varies depending on style selected
+ Fees stated apply unless specific law requires a lesser amount.			

- The Credit Union does not provide for deposits at ATM’s. Any deposits made at an ATM will be posted following the hold periods set forth in the Membership Agreement. Deposits made after 1:00 are considered made on the next business day.

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Electronic Funds Transfer Services Limitations, Fees and Other Important Information:	Online	Offline	Other Information
Daily ATM/POS Limits (per 24 Hours)	Limits are based on creditworthiness Tier 1: \$755.00 Tier 2: \$505.00 Tier 3: \$255.00 Minor Accounts: \$255.00 to \$500.00	\$255.00	Limits may be lowered based on the available funds in your account, or if restrictions are placed due to excessive overdrafts.
Daily POS Limits (per 24 Hours)	Limits are based on creditworthiness Tier 1: \$1,500.00 Tier 2: \$1,000.00 Tier 3: \$ 500.00 Minor Accounts: \$100.00	\$305.00	Limits may be lowered based on the available funds in your account, or if restrictions are placed due to excessive overdrafts.
Daily Debit Card Limits (ATM plus POS)	Tier 1: \$2,255.00 Tier 2: \$1,505.00 Tier 3: \$ 755.00 Minor Accounts: \$355.00 / \$600.00		
On-Line (Online Banking) (per 24 Hours)	Up to Available Balance	NA	
Bill Payment Limits (per 24 Hours)	\$1,000.00		We are unable to stop a payment initiated via our Billpayer product. Transactions could take up to 10 days to process.

Transactions at Mid Carolina Credit Union owned and CO-Op Network affiliated ATM machines	No Charge
Transactions including inquiries using all other networks (up to 10 free per month) (per transaction)	\$1.00
Debit Card Replacement (per occurrence)	\$10.00
Credit Card Replacement (per occurrence)	\$15.00

Other Information Regarding your Electronic Services/ ACH / Wire Transfers
Home Banking Inquiries: 1-800-433-5226 or 803-432-8521 or Mail: MCCU Attention: E-Services Department, PO Box 549 Lugoff, SC 29078 To Reset your Debit Card Pin number: 1-800-992-3808 Opt-out Election – Credit Union’s Privacy Policy: 1-800-433-5226 or Mail: MCCU Attention: E-Services Department, PO Box 549 Lugoff, SC 29078 Networks Available for EFT Transactions: CO-OP, STAR, VISA ACH/Wire Disclosures: Refer to Membership Agreement, Electronic Transfer and Wire Transfer Agreements for Information

Costs, Expenses and Attorney Fees ALL Accounts / Services: The membership agreement sets forth the duties and responsibilities of the Credit Union and the Member as they pertain to any legal or other action the credit union may pursue to collect any sum you owe the Credit Union.

State Laws: Unless this agreement or expressly applicable law provides otherwise, the laws of the State of South Carolina shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue.