



Savings Rate and Fee Schedule

Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement.

Effective May 1, 2012 (rates and fees subject to change without notice)

Product	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Required Balance	Minimum to Earn Dividend
Membership Savings / Secondary Account:					
• Balances between \$10 and \$499.99	-	-	\$10	\$10	-
• Balances between \$500 and \$2,499.99	0.15%	0.15%	\$10	\$10	\$500
• Balances between \$2,500 and over	0.20%	0.20%	\$10	\$10	\$2,500
Club Account	0.35%	0.35%	\$10	\$10	\$100
Checking Account	-	-	-	-	-
Money Market Account	0.20%	0.20%	\$25	\$25	\$500
Traditional / Roth IRA	1.00%	1.00%	\$100	\$100	\$250
Escrow Account	0.15%	0.15%	\$10	\$10	\$500

ACCOUNT SERVICE FEES	
Account Reopening	\$5
Account Setup Fee (Secondary account)	\$20
Certified Mail (default account)	\$10
Check Cashing Fee*	\$5
Club Account Early Withdrawal	\$5
Corporate Check Fee (first check free)	\$5
Dormant Account (after 12 months)	\$10 per month
Fax Service Fee	\$5
Faxed Member Statement	\$5
Foreign Country Check Deposit	\$25
Legal Process Fee (garnishments)	\$15
Legal Process Fee (IRS levies)	\$15
Membership Fee	\$5
Outgoing Collection Item	\$25
Printed Account History (per page)	\$1
Replacement Plastic Card	\$10
Research (1 hour minimum)	\$15 per hour
Returned Mail Fee	\$10 per month
Rush Replacement Visa Card	\$35
Statement Copy (per month)	\$5
*Fee is charged for a same-day cash-back transaction when the member only maintains one account type (Savings) with the Credit Union with a balance of less than \$100	

Traditional / Roth IRA Account Closure Fee (if within 180 days)	\$30
Verification of Deposit	\$5
Verifications / Payoff Statement	\$5
Wire Transfer Outgoing	\$25
CHECKING ACCOUNT FEES	
Business Checking Account Fee	\$25 per month
Line-Of-Credit Late Fee	\$25 each
Line-Of-Credit Over Limit Fee	\$25 each
Money Market Exceed Limit Fee	\$25 each
Overdrafts (NSF check or ACH returned to merchant)	\$25 each
Courtesy Pay Fee (NSF Check or ACH honored and NOT returned to merchant)	\$25 each
Manual Overdraft Transfer Fee	\$5 each
Check Copy	\$10
Stop Payment Request	\$25 each
ELECTRONIC FUND FEES	
Withdrawal Fee Other Foreign ATMs**	\$1
ELECTRONIC BILL PAYER FEES	
Bill Payer Service	No-Cost
Bill Payer Check Stop Payment	\$25 each
Bill Payer Check Copies	\$10 each
Bill Payer Electronic Payment Proof of Payment	\$10 each
**This fee is an addition to any fees that maybe charged by the owner of the ATM	

Negative Information Notice

We may report about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

Truth-In-Savings Disclosure

- RATE INFORMATION.** The dividend rate and Annual Percentage Yield on your accounts are as written above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the current dividend rate and frequency of compounding for an annual period. The dividend rate and the Annual Percentage Yield may change monthly as determined by the Credit Union Board of Directors.
- NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after providing for required reserves. The dividend rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
- CREDITING AND COMPOUNDING.** Dividends will be credited monthly. Dividends will be compounded or distributed as elected by you and as stated on your certificate voucher. Dividends credited to the certificate at the end of each dividend period become principal and are subject to early withdrawal penalty.
- ACCRUAL OF DIVIDENDS.** The dividend period begins on the first calendar day of each month and ends on the last calendar day of each month. Dividends begin to accrue on cash deposits and non-cash deposits on the business day you make the deposit to your account. Dividends accrued during the final period will be paid at maturity and not at the end of the dividend period.
- BALANCE INFORMATION.** Interest is calculated on the average daily balance method, which applies a periodic rate to the average daily balance in the account for that period. The average daily balance is determined by adding the principal amount in the account for each day of the period and dividing that figure by the number of days in the period.

