

RATE & FEE SCHEDULE



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This Rate & Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your Deposit Accounts at the Credit Union currently. The Credit Union may offer other rates and fees or amend the rates and fees contained in the schedule from time to time. Each Account Holder agrees to the terms set forth on this Rate & Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

EFFECTIVE DATE: _____

	SHARE SAVINGS	SHARE DRAFT	VACATION AND CHRISTMAS CLUBS	IRA SHARES
Dividends				
Dividend Rate	20.01 & Over .05% APR	NONE	20.01 and Over .05% APR	.15% APR
Annual Percentage Yield	.05% APY	NONE	.05% APY	.15% APY
	Quarterly		Quarterly	
Dividends Compounded	Quarterly	NONE	Quarterly	Quarterly
Dividends Credited	Quarterly	NONE	Quarterly	Quarterly
Balance Requirements				
Minimum Opening Deposit	\$20.00	CK Charge Amount	\$20.00	\$5.00
Minimum Dividend Balance	\$20.01 and up	N/A	\$20.01 and up	\$0.01
Balance Method	Daily Balance	N/A	Daily Balance	Daily Balance

Except as specifically described, the following Disclosures apply to all Accounts.

- RATE INFORMATION.** The Dividend Rate and Annual Percentage Yield on your Accounts are set forth above. The Dividend Rate and Annual Percentage Yield may change as determined by the Board of Directors.
- NATURE OF DIVIDENDS.** Dividends are paid from current income and available after required transfers to reserves at the Dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable period.
- COMPOUNDING AND CREDITING.** Dividends will be compounded and credited as set forth above. The Dividend period is quarterly, except Share Draft Account, which is monthly. Beginning on the first calendar day of the quarter or month and ending on the last calendar day of the quarter or month.

4. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
5. **BALANCE INFORMATION.** The minimum balance required to open each account is set forth above. The minimum Dividend Balance required to earn a dividend is set forth above.

The Account Limitations for each account are set forth above.

ACCOUNT SERVICE FEES

SHARE & SHARE DRAFT (CHECKING) FEES

*Abandoned/**Dormant Account (Per Month)	\$5.00
Address Change Notifications or Returned Mail (Per Item)	\$3.00
Research Per Hour	\$15.00
Returned Statement	\$3.00
Share Draft Balancing Per Hour	\$15.00
Share Draft Copy (Per Item)	\$5.00
Share Draft Insufficient Funds (Per Item)	\$32.00
Share Draft Overdraft Transfer (Per Item)	\$4.00
Share Draft Stop Payment	\$25.00
Statement Copy (Per Month/Current Month Free)	\$3.00

OTHER SERVICE FEES

Check Cashing (Per Check) – Non-Member (Free for Members)	\$5.00
Fax (Per Occurrence)	\$1.00
Garnishment	\$35.00
Levies	\$35.00
Notary Service – Non-Member (Free for Members)	\$5.00
Official Cashier's Draft	\$5.00
Online Banking	Free
Photocopy Request (Per Page)	\$1.00
Returned Check Brought in By Member	\$10.00
VISA Gift Card	\$5.00
Wire Transfer Outgoing – Domestic Only	\$20.00

ELECTRONIC FUNDS TRANSFER (EFT) FEES

ACH Automatic Transaction Insufficient Funds Return	\$32.00
ACH Automatic Transaction Stop Payment	\$25.00
Debit Card Hold Release	\$5.00
Debit Card Overdraft (Per Item)	\$32.00
Debit Card Overdraft Transfer (Per Item)	\$4.00
Debit Card Replacement/Renewal	\$5.00
Debit Card Reset or Change PIN	\$3.00

CREDIT CARD FEES

Card/PIN Replacement	\$5.00
Card Rush	\$50.00
Late Payment	\$30.00
Temporary Increase	\$10.00

- * Abandoned: This is an account with no activity for a twelve-month period and without a valid address. The fee will continue until account is depleted and/or closed.
- ** Dormant: This is an account that has had no activity for a period of twelve months and longer. If Member makes no contact, this fee will continue until account is depleted and/or closed.

The rates appearing in this Rate and Fee Schedule are accurate and effective for all accounts as of the effective date indicated before the first chart. If you have any questions or require current rate information on your accounts, please call the credit union at (859) 252-5151.