

The rates, fees, and forms applicable to your account at the Credit Union are provided in this Rate & Fee Schedule. The Credit Union may offer other rates for those accounts from time to time.

Effective Date: February 1, 2012

RATE SCHEDULE

	<input type="checkbox"/> Personal Savings	<input type="checkbox"/> Second Savings	<input type="checkbox"/> Holiday Savings	<input type="checkbox"/> IRA Savings	<input type="checkbox"/> Personal Checking
DIVIDENDS					
Dividend Rate	0.200%	0.200%	0.499%	0.896%	0.100% (for balances ≥ \$300)
Annual Percentage Yield	0.20% APY	0.20% APY	0.50% APY	0.90% APY	0.10% APY (for balances ≥ \$300)
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS					
Minimum Opening Deposit	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Minimum Balance to avoid a service fee	---	---	---	---	---
Minimum Balance to Earn the Stated Annual Percentage Yield	\$ 100.00*	---	---	---	\$ 300.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
ACCOUNT LIMITATIONS					
Refer to Agreements & Disclosures for Limitations					

FEE SCHEDULE

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. The account rate may change after the account is opened. Any fees assessed could reduce the earnings on your account. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

<u>Membership</u>			<u>Miscellaneous</u>	
• Inactive Savings Account (no activity after one year)	\$ 10.00 / month		• Account Closing (w/in 6 months)	\$ 20.00
• Membership Share Requirement*	\$ 100.00 / Personal Savings		• Account Reactivation	\$ 20.00
			• Account Reconciliation	\$ 20.00 / hour
			• Account Research	\$ 20.00 / hour
			• Coin Bank	5% Fee; Waived for Members
			• Collection Item Fee	\$ 20.00 / item
<u>Checking Account</u>			• Foreign Item Check Collection Fee	\$ 25.00 / item
• Custom Check Reorder	Varies		• Gift Cheques	\$ 2.00 / cheque
• Deposits Received After Overdraft	\$ 10.00 / item		• Notary Fee	\$ 5.00 / document
• NSF – Insufficient Funds Check, ATM, ACH, Bill Payer	\$ 19.00 / item		• Photocopies – Documents, Statements, Checks	\$ 2.00 per item / \$ 2.00 per page if research required
• Overdraft Transfer (from savings)	\$ 2.00 / item		• Return Item(s)	\$ 15.00 / item
• Paid Item Fee	\$ 19.00 / item		• Returned Mail Fee	\$ 5.00 per month up to 12 months, followed by account freeze
• Standard Check Reorder Each Additional Box	One box free / calendar year At cost		• Stop Payment–Teller Check, ACH, Checking, ACH Revocation	\$ 15.00 / item
			• Teller Check(s) to 3 rd Party (One free per day)	\$ 2.00 / check
<u>VISA</u>			• Travelers Cheques (single)	No Charge
• Annual Fee - Classic	None			
• Annual Fee - Gold	None		<u>Wire Transfers</u>	
• Document Copy	\$ 8.00 / document		• Wire Transfer (Incoming - domestic)	Waived
• Replacement Card	\$ 10.00 / card		• Wire Transfer (Outgoing - domestic)	\$ 15.00
• Return Check	\$ 10.00 / item		• Wire Transfer (Outgoing - foreign)	\$ 40.00
• Statement Copy	\$ 4.00 / statement			
<u>Home Banking</u>			<u>ATM/Check Card</u>	
• Bill Payer (10 free per month)	\$ 1.00 per payment after first 10		• International Transaction Fee	Up to 1% of transaction value
			• Nonproprietary ATM Withdrawal Fee	\$ 1.00 / withdrawal after ten (10) per month
<u>Processing Legal Orders</u>			• Replacement Card	\$ 10.00 / card
• Backup Withholding	\$ 15.00		• Rush Order Fee (Check Card Only)	\$ 35.00 / card
• Garnishment	\$ 40.00			
• Levy	\$ 40.00			
• Subpoena	\$ 40.00			