

Fee Schedule (June 1, 2009)

Membership Fee	\$5.00
*Statement Copy/Interim History	\$2.00 each
*Facsimile Copies of Transactions	\$2.00 each
Legal Processes	\$25.00 each
Official Credit Union Checks (Fee waived for one check per transaction)	\$3.00 each
Wire Transfer:	
- Domestic	\$15.00 each
- Foreign	\$35.00 each
Money Orders	\$2.00 each
Check-Cashing Fee	\$3.00 each
You are exempt from fee if:	
- You have a loan with us or	
- You have a CD with us or	
- Your average daily balance the month prior to check cashing was greater than \$200	
Dormant Account Fee (accounts with no activity for 12 months and less than \$200.)	\$5.00 per month
Christmas Club Withdrawals	2 allowed per year then \$3.00 each
Money Market Withdrawals	6 allowed per month then \$3.00 each
Excessive over-the-counter Withdrawals on savings (01), (02), (11), (Aggregate)	6 allowed per month then \$3.00 each
*Telephone Transactions (Excluding PAT Audio Response)	\$3.00 each
Share Draft Related Fees	
*Share Draft Photocopies	\$2.00 each
Account Research/Balancing	\$15.00 per hour
NSF/Return Draft/Privilege Pay/ACH/Bill Payments	\$25.00 each
Returned Deposited Items	\$10.00 each
Stop Payments	\$15.00 each
Overdrafts covered by savings	\$5.00 each
Protest Fee (fee paid by protestor)	\$20.00 each
Check Re-Orders	per catalog
ATM/Debit Card Related Fees	
ATM/Debit Card Replacement Fee	\$5.00 each
ATM/Debit Card PIN Reissue Fee	\$5.00 each
Non-GPO, non-ShareNet! or non CO-OP Network ATM transactions	\$1.00 each

*Available free (online or Audio-PAT)

Disclosure of Account Terms

Our focus is you!



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The Disclosure contains information about your:

Account Type	Minimum Balance To Open	Minimum Balance To Obtain A.P.Y.*	Dividend Rate*	Annual Percentage Yield*	
<input type="checkbox"/> Share Savings	\$5.00	\$50.01	_____%	_____%	
<input type="checkbox"/> Share Draft	None	N/A	N/A	N/A	
<input type="checkbox"/> Money Market Savings	None	\$2,000-20,000	_____%	_____%	
		\$20,001-50,000	_____%	_____%	
		\$50,001+	_____%	_____%	
<input type="checkbox"/> Kids Only Savings	None	\$0.01	_____%	_____%	
<input type="checkbox"/> Club	None	\$50.01	_____%	_____%	
					<input type="checkbox"/> Christmas
					<input type="checkbox"/> Vacation
					<input type="checkbox"/> Special Purpose
<input type="checkbox"/> Money Market IRA	None	N/A	_____%	_____%	
<input type="checkbox"/> Term Share & IRA Term Share					
Term _____	\$ _____	\$ _____	_____%	_____%	
Term _____	\$ _____	\$ _____	_____%	_____%	
Term _____	\$ _____	\$ _____	_____%	_____%	
Term _____	\$ _____	\$ _____	_____%	_____%	

*A.P.Y. - Annual Percentage Yield assumes dividend remains on deposit. Withdrawals of dividend will reduce earnings.

Dividend Rate and Annual Percentage Yield as of the last dividend declaration date: _____

Prepared by _____ Date _____

Account Terms

■ The dividend rate and A.P.Y. may change every dividend period as determined by the credit union board of directors.

■ **Compounding and crediting.** For the above interest-bearing accounts, dividends will be compounded monthly and will be credited monthly. The dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. If you close your Term Share account before dividends are credited, you will receive accrued dividends.

All other dividend periods follow the same pattern of dates. The dividend declaration date follows the ending of a dividend period, and for the example above is February 1. If you close your account before dividends are credited, you will receive accrued dividends.

■ **Balance computation method.** Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

■ **Accrual of dividends.** Dividends will begin to accrue on the business day you deposit cash and noncash items (e.g. checks) to your account.

■ **Nature of dividends.** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

■ **Money Market savings accounts only.** Dividends are paid on the full balance in the account at the rate that corresponds to that deposit tier.

■ **Share savings and Money Market savings accounts only.** Transaction limitations. During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party.

■ **Term Share accounts transaction limitations.** After the account is opened, you may not make deposits into the account until the maturity date stated on the Term Share account. Additional deposits are allowed to the Step-Up Term Share account. The minimum deposit is \$1,000 new money.

■ **Term Share accounts early withdrawal penalties.** We may impose a penalty if you withdraw any of the funds before the maturity date. The penalty will equal one month's dividends on your deposit of less than one year, and three months penalty for deposits of one year or more.

■ **Term Share accounts renewal policies.** Your Term Share account will automatically renew at maturity. You will have a grace period of 10 business days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

■ **Dormant account fee.** A dormant account fee will be assessed on accounts that are inactive for 12 or more months and have a balance of \$200 or less.



NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Current dividend rates will be quoted upon request, upon renewal or at the time of opening an account. Call (315) 724-1654.