

# TRUTH-IN-SAVINGS DISCLOSURE

The fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.		
ACCOUNT TYPE	Minimum Opening Deposit	ACCOUNT LIMITATIONS
Savings	\$200.00	Account limitations apply.

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a savings account. This account has minimum opening deposit requirements.

**2. ACCOUNT LIMITATIONS** — For Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. Transactions not included in these limitations: transfers from your account to pay a loan with us, withdrawals by check mailed directly to you or a withdrawal conducted in person. Your maximum daily withdrawal amount is \$5,000.00 and maximum weekly withdrawal is \$10,000.00; if there are sufficient funds in your account.

**3. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$1.00
Number of Shares Required	50

FEE SCHEDULE	
GENERAL FEES	
Account Activity Printout	\$5.00/Printout
Account Maintenance Fee	\$3.00/Month if the account's Savings Deposit balance equals or exceeds the account's credit union total outstanding loans' balance. \$3/month fee waived if member younger than 18 years. \$12/Month if the account's credit union total outstanding loans' balance exceeds the account's Savings Deposit balance by less than \$10,000.00. \$30/Month if the account's credit union total outstanding loans' balance exceeds the account's Savings Deposit balance by less than \$20,000.00. \$60/Month if the account's credit union total outstanding loans' balance exceeds the account's Savings Deposit balance by \$20,000 or more.
Account Reconciliation	\$50.00/Hour and \$25.00 minimum charge
Account Research	\$50.00/Hour and \$25.00 minimum charge
Bad Address	\$5.00/occurrence
Deposit funds via check into account	\$10.00/Item – Free for one transaction per month

Deposited Item Return	\$25.00/Item (each submission/resubmission)
Excessive Withdrawal	\$25.00/Each, After 6 per month
Garnishment	\$50.00
Legal Process (tax levies, summons)	\$50.00
Photocopy	\$5.00/Copy
Statement Copy	\$5.00/Copy
Insufficient Funds Fee	\$25.00/Item \$50.00 maximum per day
EFT FEES	
ACH Overdraft	\$25.00/Item
ACH Deposit or Withdrawal initiated by the Credit Union is returned/rejected	\$25.00/Item
Send funds to member Via ACH	\$10.00/Item Free for one transaction per quarter
Deposit funds into account	\$10.00/Item Free for one transaction per month

