

IX. SCHEDULE OF FEES

Account Service Fees	Fee Amount
Checking Monthly Service Charge ¹	No Charge
Insufficient Funds Fee (<i>NSF</i>)	\$30 per transaction
Returned Items (<i>Check, ACH, Debit Card, and ATM</i>)	\$30 per transaction
Cashed/Deposited Item Returned Unpaid (<i>Item cashed or deposited to your account and returned unpaid for any reason</i>)	\$30 per item
Member Privilege Courtesy Pay ¹	\$30 per item
Force Post to/resulting of Negative Balance	\$30 per item
Stop Payment (<i>Check, ACH, Certified Check, Cashier's Check, Money Order</i>)	\$10 Each or Consecutive Series
Check Orders and Delivery	Fee varies for quantity, style and design
Temporary Checks	No Charge
Copy of Check (<i>upon request</i>)	Online – No Charge, Photo Copy - \$2 ea.
Certified Check/Cashier's Check/Money Order	\$2
Certified Check/Cashier's Check/Money Order – Non-Member Replacement/Reissue	\$5
Foreign Check Collection (<i>plus processing fee from foreign bank</i>)	\$20 each
Money Market and Savings Excess Activity (<i>Certain withdrawal and transfer transactions are limited by federal regulation to a maximum</i>)	\$5 per transaction
Below Minimum Balance	\$1
Inactive / Dormant Account	\$5 per month after 12 months of no activity
Dormant Account Annual Locator Fee	\$25
Club Account Early Withdrawal	\$25 per occurrence
Certificate Early Withdrawal	Equal of 90 days of Earned Dividends
IRA Below Minimum Balance – Annual	\$25
Card Service Fees - Applies to Debit/ATM Cards & Credit Cards	Fee Amount
Debit Card ¹	No Charge
Debit Card Transactions - signature based	No Charge
ATM Withdrawals – CU Owned and approved Non-Surcharge Networks	No Charge
Foreign ATM/PIN-based withdrawals in excess of 4 per month	\$.50 each
Foreign ATM Balance Inquiry	\$1
Non-Member ATM Surcharge Fee	\$3
Additional/Replacement Card	\$10
Credit/Debit Card Sales Receipt Copy	\$15
Foreign Currency Interchange Conversion	multiple currency transaction in US \$: 1.00%
Credit Card Late Payment Charge	\$25
Online Account Fees	Fee Amount
Online – Mobile – Text Banking Account Access ²	No charge
VISA online account access	No charge
e-Statements	No charge
Online Bill Payment	Classic – Free Plus - \$3
Online Bill Payment Inactivity (<i>after 3 months of no activity</i>)	\$5
Wire Transfer Fees	Fee Amount
Domestic Wire: Outgoing/Incoming	\$20
International Wire: Outgoing/Incoming	\$50
Miscellaneous Fees	Fee Amount
Statement Copy (<i>upon request</i>)	\$3
Account print out (<i>upon request</i>)	\$3 (2 Free per Month)
Closed Membership Fee (<i>If closed within 90 days of opening</i>)	\$5
Returned Mail / Incorrect Address (<i>member statements only</i>)	\$2 per occurrence
Negative Account Collection Fee	10% of Balance Owed, \$25 minimum
Account Research	\$25 per hour (<i>1 hr minimum</i>)
Money Order Copy or Refund	\$12
Notary Service (Non-Members)	\$20
Account Verification Letter/Forms Completion	\$20 each
Overnight Delivery Service	\$25
Legal Processing (<i>Includes levy, writ, garnishment, subpoena and requests for information from law enforcement agencies</i>)	\$25 each
Duplicate IRS Reporting Forms Fee (<i>1099, 1098, or 5498</i>)	\$5

Safe Deposit Box Fees	Fee Amount
Annual Rental ³	3x5 - \$20 3x10 - \$25
Late Charge (<i>assessed after 30 days late</i>)	\$10
Lost/Replacement Key (<i>Must have one key</i>)	\$50
Box Drilling	\$150 or Cost of Locksmith
Loan Fees	Fee Amount
Loan Late Payment (Non Mortgages)	\$25 per occurrence
Forced Insurance Placement	\$50 plus Cost of Premium
Repossession of Collateral	Cost of Repossession Company
Mortgage Fees ⁴	Disclosed on Good Faith Estimate

If you have any questions regarding our Fee Schedule, please call our Member Service Department at 865-523-0757.

Fees are subject to change without notice.

¹ Issuance based on credit union's approval criteria.

² Access is FREE. Normal text, data, or voice charges from your carrier may apply.

³ Annual Fee is prorated if box is opened during the year. Annual Rental fee is charged each January.

⁴ Mortgage Fees are disclosed at the time of application on the Good Faith Estimate. The fees are not charged unless the loan is approved.

RATE SCHEDULE

The rates and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

ACCOUNT TYPE	DIVIDENDS					BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Balance	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Primary Savings			Monthly	Monthly	Monthly (Calendar)	\$5	\$5	\$5	Average Daily Balance	Account transfer limitations apply.
Secondary Savings			Monthly	Monthly	Monthly (Calendar)	-	-	\$5	Average Daily Balance	Account transfer limitations apply.
Checking			Monthly	Monthly	Monthly (Calendar)	\$25	-	\$1,000	Average Daily Balance	-
Money Market										
\$0 - \$2,499.99	_____	_____	Monthly	Monthly	Monthly (Calendar)	\$2,500	-	\$2,500	Average Daily Balance	Account transfer limitations apply. (See Fee Schedule)
\$2,500 - \$9,999.99	_____	_____								
\$10,000 - \$24,999.99	_____	_____								
\$25,000 - \$99,999.99	_____	_____								
\$100,000+	_____	_____								
Club Savings										
Christmas (Pay out each Oct. 31)	_____	_____	Quarterly	Quarterly	Quarterly (Calendar)	\$5	-	\$5 \$3,000 Maximum Balance ²	Average Daily Balance	Account transfer and withdrawal limitations apply. (See Fee Schedule)
Vacation (Pay out each Apr. 30)	_____	_____								
IRAs			Monthly	Monthly	Monthly (Calendar)	\$500	\$500	-	Average Daily Balance	
Certificates (includes IRAs)										
6 – 11 Months	_____	_____	Monthly	Monthly	Monthly (Calendar)	\$1,000	-	\$1,000	Average Daily Balance	-
12 – 17 Months	_____	_____								
18 – 23 Months	_____	_____								
24 – 35 Months	_____	_____								
36 – 47 Months	_____	_____								
48 – 59 Months	_____	_____								
Special Term: _____ Months	_____	_____								
Accumulation										
12 Months	_____	_____	Monthly	Monthly	Monthly (Calendar)	\$500	-	\$500		-
Rate Climber										
24 – 35 Months	_____	_____	Monthly	Monthly	Monthly (Calendar)	\$1,000	-	\$1,000		-
36 – 47 Months	_____	_____								

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. Rate Information.** The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Regular Savings, Money Market, Youth Share, Club, IRA Share, Health Savings, Checking accounts are variable-rate accounts and the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. Some types of account are or can be deemed as Tiered Rate Accounts. On Tiered Rate Accounts, your annual percentage yield will be determined by your average balance during the dividend period. Based on the average balance, the annual percentage yield listed for this account will apply.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- 4. Accrual of Dividends.** For all earning accounts, 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.** To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For designated accounts, there may be a minimum daily balance required to avoid a service fee. If the minimum daily balance is not met, there will be a service fee as stated in the Fee Schedule. For Regular Savings accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For accounts using a Daily Balance method, dividends are calculated by applying a

daily periodic rate to the principal in the account each day. Club Savings have a maximum balance. If the balance exceeds the maximum dividends cannot be paid.

- 6. Account Limitations.** For Regular Savings, Money Market, Youth Share and Club accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to closure by the Credit Union. Other limitations apply to Money Market accounts (see Fee Schedule). For a Club account, the balance, less any minimum balance requirement, will be transferred to another account of yours on or after the designated payout date and the account will remain open. If you withdraw any of the account balance at any time, we may close your account and pay you the full account balance less any fee. For IRAs, Health Savings, Checking accounts, no account limitations apply. Fees imposed on your account could reduce dividend earnings.
- 7. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information. The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

