

## **KNOXVILLE TEACHERS FEDERAL CREDIT UNION**

### **SHARE ACCOUNT**

#### **TRUTH IN SAVINGS DISCLOSURE**

*(Applies to all regular share accounts, including escrow and member named accounts.)*

#### **RATE INFORMATION:**

1. As of March 31, 2018, a dividend rate of 0.58% was paid only on the portion of the daily balance that was greater than \$4,000.00. The annual percentage yield (APY) for this tier was 0.58%.
2. As of the same date stated in paragraph one (1) above, a dividend rate of .15% was paid only on the portion of your daily balance that is \$4,000 or less. The annual percentage yield (APY) for this tier was 0.15%.

The annual percentage yield (APY) ranged from 0.15% to 0.58%, depending on the balance in the account.

*Example: A member share balance of \$10,000 earned a rate of 0.15% APY on the first \$4,000 and a rate of 0.58% APY was paid on the remainder (\$6,000).*

The dividend rate and APY may change every quarter based on the determination of the credit union Board of Directors. Such determination will apply to the quarter just ending.

#### **NATURE OF DIVIDENDS:**

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

#### **COMPOUNDING AND CREDITING:**

Dividends will be compounded quarterly and will be credited quarterly and, if applicable: If you close your share account before dividends are paid, you will not receive the accrued dividend.

#### **MINIMUM BALANCE REQUIREMENTS:**

##### **(i) To open the account**

The minimum required to open this account is the purchase of a \$100 share in the credit union.

##### **(ii) To avoid imposition of fees**

You must maintain a minimum daily balance of \$250 in your account to avoid a service fee. If, during any quarter, your account balance falls below the required minimum daily balance, your account may be subject to a service fee of \$5.00 for that time period.

##### **(iii) To obtain the annual percentage yield disclosed**

You must maintain a minimum daily balance of \$250.00 in your account each day.

#### **BALANCE COMPUTATION METHOD:**

Daily Balance Method. Dividends are calculated by the daily balance method that applied a daily periodic rate to the balance in the account each day.

#### **ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS:**

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

## FEES AND CHARGES:

The following fees and charges may be assessed against your account. The credit union may elect to waive fees.

|  |  |
|--|--|
| Account Inquiries:                         | \$0.00 per inquiry                       |
| Administration Fees:                       | \$0.00 per month                         |
| Below Minimum Balance Fee:                 | \$5.00 per month                         |
| Certified Checks:                          | \$0.00 first 6 checks, \$3.00 additional |
| Check Copies - Electronic:                 | \$0.50 per item *                        |
| Checking Account:                          | \$0.00 per month (Regular)               |
| Checking Account:                          | \$10.00 per month (Probation)            |
| Check Copies - Printed:                    | \$3.00 per item                          |
| Domestic Wire Transfer:                    | \$4.00 per item *                        |
| Dormant Account Fee:                       | \$0.00 per month                         |
| Inactivity Fees:                           | \$0.00 per month                         |
| International Wire Transfer:               | Starting at \$25.00 per item *           |
| Management Fees:                           | \$0.00 per month                         |
| Overdrafts/Returned Items:                 | \$25.00 per item (Probation)             |
| Overdrafts/Returned Items:                 | \$10.00 per item (Regular) *             |
| Remote Deposit Transfer:                   | \$0.00 per item                          |
| Remote Transfer Exception Fee:             | \$30.00 per incident *                   |
| Remote Transfer Failed Account Validation: | \$5.00 per incident *                    |
| Returned ACH:                              | \$10.00 per item *                       |
| Returned Check Deposit Fee:                | \$30.00 per item                         |
| Share Draft Printing Fee:                  | Starting at \$18.41 per box *            |
| Share Transfers:                           | \$0.00 per transfer                      |
| Statement Copies - Electronic:             | \$0.50 per statement                     |
| Statement Copies - Printed:                | \$3.00 per statement                     |
| Stop Payment Order:                        | \$3.00 per item *                        |
| Transfer to another Financial Institution: | \$0.00 per transfer                      |
| Transfer to another Membership account:    | \$0.00 per transfer                      |

\* Cost to the credit union

\*\* Varies depending on style selected

## TRANSACTION LIMITATIONS:

The minimum amount you may withdraw is \$5.00. During any statement period, you may not make more than six withdrawals or transfer to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer to telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by this credit union or a fee to be contained in a Rate and Fee Schedule.

The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.

## **BYLAW REQUIREMENTS:**

ARTICLE III, SECTION 5: Board may require members to give a notice of 60 days of intention to withdraw shares.

ARTICLE III, SECTION 5: Credit union shall have a lien and right of set off on share on deposit against any loan to the member either as maker or endorser.

## **INSURANCE:**

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

## **OTHER TERMS AND CONDITIONS:**

The credit union will comply with all legally based orders including garnishments, bankruptcy orders, and court ordered holds on accounts; joint ownership account agreements; trust account agreements; payable-on-death agreements; retirement accounts; Uniform Transfer to Minor Act accounts; sole proprietorship accounts; escrow and custodial accounts; corporation accounts; not-for-profit accounts; partnership accounts; public unit accounts; powers of attorney (guardianship orders); tax disclosures and certifications; Uniform Commercial Code variances; amendments; reliance on signature card; change of address; incorporation of other documents by reference, such as expedited funds availability policies, service charges schedules or electronic banking disclosures; ability to suspend services; and operation matters (stop payments orders -- verbal and written, satisfactory identification, refusal of deposits not in proper form, wire transfers, stale check deposits, availability of periodic statements or passbook features.)

## **NATIONAL MORTGAGE LICENSING SYSTEM:**

NMLS: 409702

### **MLO's:**

E. Paul Bean - 417265

Debbie Clevenger - 417263

Julie Stooksbury - 417259

Thomas Underwood - 417264

April Buckner - 1565476

Traci Stokes - 1518599

David Underwood - 417262

Martha Wallace - 417260

**KNOXVILLE TEACHERS FEDERAL CREDIT UNION**  
**SHARE DRAFT ACCOUNT**  
**TRUTH IN SAVINGS DISCLOSURE**

*(Applies to all share draft accounts including Health Savings, Christmas Club and Construction accounts)*

**RATE INFORMATION:**

1. As of March 31, 2018, a dividend rate of 0.58% was paid only on the portion of the daily balance that was greater than \$4,000.00. The annual percentage yield (APY) for this tier was 0.58%.
2. As of the same date as stated in paragraph one (1) above, a dividend rate of .15% was paid only on the portion of your daily balance that is \$4,000 or less. The annual percentage yield (APY) for this tier was 0.15%.

The annual percentage yield (APY) ranged from 0.15% to 0.58%, depending on the balance in the account.

*Example: A member share draft account balance of \$10,000 earned 0.15% APY on the first \$4,000 and earned 0.58% APY on the remainder (\$6,000).*

The dividend rate and APY may change every quarter based on the determination of the credit union Board of Directors. Such determination will apply to the quarter just ending.

**NATURE OF DIVIDENDS:**

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

**COMPOUNDING AND CREDITING:**

Dividends will be compounded quarterly and will be credited quarterly and, if applicable: If you close your share account before dividends are paid, you will not receive the accrued dividend.

**MINIMUM BALANCE REQUIREMENTS:**

No Minimum balance requirements apply to this account.

**BALANCE COMPUTATION METHOD:**

Daily Balance Method. Dividends are calculated by the daily balance method that applied a daily periodic rate to the balance in the account each day.

**ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS:**

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

**FEES AND CHARGES:**

The following fees and charges may be assessed against your account. The credit union may elect to waive fees.

|                            |                    |
|----------------------------|--------------------|
| Account Inquiries:         | \$0.00 per inquiry |
| Administration Fees:       | \$0.00 per month   |
| Below Minimum Balance Fee: | \$5.00 per month   |

|  |  |
|--|--|
| Certified Checks:                          | \$0.00 first 6 checks, \$3.00 additional |
| Check Copies - Electronic:                 | \$0.50 per item *                        |
| Checking Account:                          | \$0.00 per month (Regular)               |
| Checking Account:                          | \$10.00 per month (Probation)            |
| Check Copies - Printed:                    | \$3.00 per item                          |
| Domestic Wire Transfer:                    | \$4.00 per item *                        |
| Dormant Account Fee:                       | \$0.00 per month                         |
| Inactivity Fees:                           | \$0.00 per month                         |
| International Wire Transfer:               | Starting at \$25.00 per item *           |
| Management Fees:                           | \$0.00 per month                         |
| Overdrafts/Returned Items:                 | \$25.00 per item (Probation)             |
| Overdrafts/Returned Items:                 | \$10.00 per item (Regular) *             |
| Remote Deposit Transfer:                   | \$0.00 per item                          |
| Remote Transfer Exception Fee:             | \$30.00 per incident *                   |
| Remote Transfer Failed Account Validation: | \$5.00 per incident *                    |
| Returned ACH:                              | \$10.00 per item *                       |
| Returned Check Deposit Fee:                | \$30.00 per item                         |
| Share Draft Printing Fee:                  | Starting at \$18.41 per box *            |
| Share Transfers:                           | \$0.00 per transfer                      |
| Statement Copies - Electronic:             | \$0.50 per statement                     |
| Statement Copies - Printed:                | \$3.00 per statement                     |
| Stop Payment Order:                        | \$3.00 per item *                        |
| Transfer to another Financial Institution: | \$0.00 per transfer                      |
| Transfer to another Membership account:    | \$0.00 per transfer                      |

\* Cost to the credit union

\*\* Varies depending on style selected

### **TRANSACTION LIMITATIONS:**

No transaction limitations apply to this account.

### **BYLAW REQUIREMENTS:**

ARTICLE III, SECTION 5: Board may require members to give a notice of 60 days of intention to withdraw shares.

ARTICLE III, SECTION 5: Credit union shall have a lien and right of set off on share on deposit against any loan to the member either as maker or endorser.

### **INSURANCE:**

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

### **OTHER TERMS AND CONDITIONS:**

The credit union will comply with all legally based orders including garnishments, bankruptcy orders, and court ordered holds on accounts; joint ownership account agreements; trust account agreements; payable-on-death

agreements; retirement accounts; Uniform Transfer to Minor Act accounts; sole proprietorship accounts; escrow and custodial accounts; corporation accounts; not-for-profit accounts; partnership accounts; public unit accounts; powers of attorney (guardianship orders); tax disclosures and certifications; Uniform Commercial Code variances; amendments; reliance on signature card; change of address; incorporation of other documents by reference, such as expedited funds availability policies, service charges schedules or electronic banking disclosures; ability to suspend services; and operation matters (stop payments orders -- verbal and written, satisfactory identification, refusal of deposits not in proper form, wire transfers, stale check deposits, availability of periodic statements or passbook features.)

**NATIONAL MORTGAGE LICENSING SYSTEM:**

NMLS: 409702

**MLO's:**

E. Paul Bean - 417265

Debbie Clevenger - 417263

Julie Stooksbury - 417259

Thomas Underwood - 417264

April Buckner - 1565476

Traci Stokes - 1518599

David Underwood - 417262

Martha Wallace - 417260

**KNOXVILLE TEACHERS FEDERAL CREDIT UNION  
INDIVIDUAL RETIREMENT ARRANGEMENT ACCOUNT (IRA)  
TRUTH IN SAVINGS DISCLOSURE**

**RATE INFORMATION:**

As of March 31, 2018, the dividend rate on IRA accounts was 0.58% and the annual percentage yield (APY) was 0.58%. The dividend rate and (APY) on IRA accounts may change every quarter as determined by the credit union Board of Directors. Such determination will apply to the quarter just ending.

**NATURE OF DIVIDENDS:**

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

**COMPOUNDING AND CREDITING:**

Dividends will be compounded quarterly and will be credited quarterly and, if applicable: If you close your share account before dividends are paid, you will not receive the accrued dividend.

**MINIMUM BALANCE REQUIREMENTS:**

The minimum required to open this IRA account is \$250.

**BALANCE COMPUTATION METHOD:**

Daily Balance Method. Dividends are calculated by the daily balance method which applied a daily periodic rate to the balance in the account each day.

**ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS:**

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

**WITHDRAWAL PENALTY:**

The Credit Union does not charge an early withdrawal penalty. A penalty may be assessed by Internal Revenue Service if you withdraw funds prior to age fifty-nine and one half.

**FEES AND CHARGES:**

The following fees and charges may be assessed against your account. The credit union may elect to waive fees.

|                            |  |
|----------------------------|--|
| Account Inquiries:         | \$0.00 per inquiry                       |
| Administration Fees:       | \$0.00 per month                         |
| Below Minimum Balance Fee: | \$5.00 per month                         |
| Certified Checks:          | \$0.00 first 6 checks, \$3.00 additional |
| Check Copies - Electronic: | \$0.50 per item *                        |
| Checking Account:          | \$0.00 per month (Regular)               |
| Checking Account:          | \$10.00 per month (Probation)            |
| Check Copies - Printed:    | \$3.00 per item                          |

|  |                                |
|--|--------------------------------|
| Domestic Wire Transfer:                    | \$4.00 per item *              |
| Dormant Account Fee:                       | \$0.00 per month               |
| Inactivity Fees:                           | \$0.00 per month               |
| International Wire Transfer:               | Starting at \$25.00 per item * |
| Management Fees:                           | \$0.00 per month               |
| Overdrafts/Returned Items:                 | \$25.00 per item (Probation)   |
| Overdrafts/Returned Items:                 | \$10.00 per item (Regular) *   |
| Remote Deposit Transfer:                   | \$0.00 per item                |
| Remote Transfer Exception Fee:             | \$30.00 per incident *         |
| Remote Transfer Failed Account Validation: | \$5.00 per incident *          |
| Returned ACH:                              | \$10.00 per item *             |
| Returned Check Deposit Fee:                | \$30.00 per item               |
| Share Draft Printing Fee:                  | Starting at \$18.41 per box *  |
| Share Transfers:                           | \$0.00 per transfer            |
| Statement Copies - Electronic:             | \$0.50 per statement           |
| Statement Copies - Printed:                | \$3.00 per statement           |
| Stop Payment Order:                        | \$3.00 per item *              |
| Transfer to another Financial Institution: | \$0.00 per transfer            |
| Transfer to another Membership account:    | \$0.00 per transfer            |

\* Cost to the credit union

\*\* Varies depending on style selected

### **TRANSACTION LIMITATIONS:**

The minimum amount you may withdraw is \$5.00.

During any statement period, you may not make more than six withdrawals or transfer to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer to telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by this credit union or a fee to be contained in a Rate and Fee Schedule.

The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.

### **BYLAW REQUIREMENTS:**

ARTICLE III, SECTION 5: Board may require members to give a notice of 60 days of intention to withdraw shares.

### **INSURANCE:**

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.



**OTHER TERMS AND CONDITIONS:**

The credit union will comply with all legally based orders including garnishments, bankruptcy orders, and court ordered holds on accounts; joint ownership account agreements; trust account agreements; payable-on-death agreements; retirement accounts; Uniform Transfer to Minor Act accounts; sole proprietorship accounts; escrow and custodial accounts; corporation accounts; not-for-profit accounts; partnership accounts; public unit accounts; powers of attorney (guardianship orders); tax disclosures and certifications; Uniform Commercial Code variances; amendments; reliance on signature card; change of address; incorporation of other documents by reference, such as expedited funds availability policies, service charges schedules or electronic banking disclosures; ability to suspend services; and operation matters (stop payments orders -- verbal and written, satisfactory identification, refusal of deposits not in proper form, wire transfers, stale check deposits, availability of periodic statements or passbook features.)

**NATIONAL MORTGAGE LICENSING SYSTEM:**

NMLS: 409702

**MLO's:**

E. Paul Bean - 417265

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David Underwood - 417262

Martha Wallace - 417260

**KNOXVILLE TEACHERS FEDERAL CREDIT UNION**  
**PROBATION SHARE DRAFT ACCOUNT**  
**TRUTH IN SAVINGS DISCLOSURE**

**RATE INFORMATION:**

1. As of March 31, 2018, a dividend rate of 0.58% was paid only on the portion of the daily balance that was greater than \$4,000.00. The annual percentage yield (APY) for this tier was 0.58%.
2. As of the same date as stated in paragraph one (1) above, a dividend rate of .15% was paid only on the portion of your daily balance that is \$4,000 or less. The annual percentage yield (APY) for this tier was 0.15%.

The annual percentage yield (APY) ranged from 0.15% to 0.58%, depending on the balance in the account.

*Example: A member share draft account balance of \$10,000 earned 0.15% APY on the first \$4,000 and earned 0.58% APY on the remainder (\$6,000).*

The dividend rate and APY may change every quarter based on the determination of the credit union Board of Directors. Such determination will apply to the quarter just ending.

**NATURE OF DIVIDENDS:**

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

**COMPOUNDING AND CREDITING:**

Dividends will be compounded quarterly and will be credited quarterly and, if applicable: If you close your share account before dividends are paid, you will not receive the accrued dividend.

**MINIMUM BALANCE REQUIREMENTS:**

No Minimum balance requirements apply to this account.

**BALANCE COMPUTATION METHOD:**

Daily Balance Method. Dividends are calculated by the daily balance method that applied a daily periodic rate to the balance in the account each day.

**ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS:**

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

**FEES AND CHARGES:**

The following fees and charges may be assessed against your account. The credit union may elect to waive fees.

|                            |  |
|----------------------------|--|
| Account Inquiries:         | \$0.00 per inquiry                       |
| Administration Fees:       | \$0.00 per month                         |
| Below Minimum Balance Fee: | \$5.00 per month                         |
| Certified Checks:          | \$0.00 first 6 checks, \$3.00 additional |

|  |                                |
|--|--------------------------------|
| Check Copies - Electronic:                 | \$0.50 per item *              |
| Checking Account:                          | \$0.00 per month (Regular)     |
| Checking Account:                          | \$10.00 per month (Probation)  |
| Check Copies - Printed:                    | \$3.00 per item                |
| Domestic Wire Transfer:                    | \$4.00 per item *              |
| Dormant Account Fee:                       | \$0.00 per month               |
| Inactivity Fees:                           | \$0.00 per month               |
| International Wire Transfer:               | Starting at \$25.00 per item * |
| Management Fees:                           | \$0.00 per month               |
| Overdrafts/Returned Items:                 | \$25.00 per item (Probation)   |
| Overdrafts/Returned Items:                 | \$10.00 per item (Regular) *   |
| Remote Deposit Transfer:                   | \$0.00 per item                |
| Remote Transfer Exception Fee:             | \$30.00 per incident *         |
| Remote Transfer Failed Account Validation: | \$5.00 per incident *          |
| Returned ACH:                              | \$10.00 per item *             |
| Returned Check Deposit Fee:                | \$30.00 per item               |
| Share Draft Printing Fee:                  | Starting at \$18.41 per box *  |
| Share Transfers:                           | \$0.00 per transfer            |
| Statement Copies - Electronic:             | \$0.50 per statement           |
| Statement Copies - Printed:                | \$3.00 per statement           |
| Stop Payment Order:                        | \$3.00 per item *              |
| Transfer to another Financial Institution: | \$0.00 per transfer            |
| Transfer to another Membership account:    | \$0.00 per transfer            |

\* Cost to the credit union

\*\* Varies depending on style selected

### **TRANSACTION LIMITATIONS:**

No transaction limitations apply to this account.

### **BYLAW REQUIREMENTS:**

ARTICLE III, SECTION 5: Board may require members to give a notice of 60 days of intention to withdraw shares.

ARTICLE III, SECTION 5: Credit union shall have a lien and right of set off on share on deposit against any loan to the member either as maker or endorser.

### **INSURANCE:**

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

### **OTHER TERMS AND CONDITIONS:**

The credit union will comply with all legally based orders including garnishments, bankruptcy orders, and court ordered holds on accounts; joint ownership account agreements; trust account agreements; payable-on-death agreements; retirement accounts; Uniform Transfer to Minor Act accounts; sole proprietorship accounts; escrow

and custodial accounts,; corporation accounts; not-for-profit accounts; partnership accounts; public unit accounts; powers of attorney (guardianship orders); tax disclosures and certifications; Uniform Commercial Code variances; amendments; reliance on signature card; change of address; incorporation of other documents by reference, such as expedited funds availability policies, service charges schedules or electronic banking disclosures; ability to suspend services; and operation matters (stop payments orders -- verbal and written, satisfactory identification, refusal of deposits not in proper form, wire transfers, stale check deposits, availability of periodic statements or passbook features.)

**NATIONAL MORTGAGE LICENSING SYSTEM:**

NMLS: 409702

**MLO's:**

E. Paul Bean - 417265

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April Buckner - 1565476

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David Underwood - 417262

Martha Wallace - 417260

**KNOXVILLE TEACHERS FEDERAL CREDIT UNION**  
**Deferred Compensation Plan (457)**  
**TRUTH IN SAVINGS DISCLOSURE**

**RATE INFORMATION:**

As of March 31, 2018, the dividend rate on 457(b) accounts was 2.47% and the annual percentage yield (APY) was 2.50%. The dividend rate and (APY) on 457(b) accounts may change every quarter as determined by the credit union Board of Directors. Such determination will apply to the quarter just ending.

**NATURE OF DIVIDENDS:**

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

**COMPOUNDING AND CREDITING:**

Dividends will be compounded quarterly and will be credited quarterly and, if applicable: If you close your share account before dividends are paid, you will not receive the accrued dividend.

**MINIMUM BALANCE REQUIREMENTS:**

The minimum required to open this 457(b) account is \$25.

**BALANCE COMPUTATION METHOD:**

Daily Balance Method. Dividends are calculated by the daily balance method which applied a daily periodic rate to the balance in the account each day.

**ACCRUAL OF DIVIDENDS ON NONCASH DEPOSITS:**

Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

**FEES AND CHARGES:**

The following fees and charges may be assessed against your account. The credit union may elect to waive fees.

|                              |  |
|------------------------------|--|
| Account Inquiries:           | \$0.00 per inquiry                       |
| Administration Fees:         | \$0.00 per month                         |
| Below Minimum Balance Fee:   | \$5.00 per month                         |
| Certified Checks:            | \$0.00 first 6 checks, \$3.00 additional |
| Check Copies - Electronic:   | \$0.50 per item *                        |
| Checking Account:            | \$0.00 per month (Regular)               |
| Checking Account:            | \$10.00 per month (Probation)            |
| Check Copies - Printed:      | \$3.00 per item                          |
| Domestic Wire Transfer:      | \$4.00 per item *                        |
| Dormant Account Fee:         | \$0.00 per month                         |
| Inactivity Fees:             | \$0.00 per month                         |
| International Wire Transfer: | Starting at \$25.00 per item *           |
| Management Fees:             | \$0.00 per month                         |

|  |                               |
|--|-------------------------------|
| Overdrafts/Returned Items:                 | \$25.00 per item (Probation)  |
| Overdrafts/Returned Items:                 | \$10.00 per item (Regular) *  |
| Remote Deposit Transfer:                   | \$0.00 per item               |
| Remote Transfer Exception Fee:             | \$30.00 per incident *        |
| Remote Transfer Failed Account Validation: | \$5.00 per incident *         |
| Returned ACH:                              | \$10.00 per item *            |
| Returned Check Deposit Fee:                | \$30.00 per item              |
| Share Draft Printing Fee:                  | Starting at \$18.41 per box * |
| Share Transfers:                           | \$0.00 per transfer           |
| Statement Copies - Electronic:             | \$0.50 per statement          |
| Statement Copies - Printed:                | \$3.00 per statement          |
| Stop Payment Order:                        | \$3.00 per item *             |
| Transfer to another Financial Institution: | \$0.00 per transfer           |
| Transfer to another Membership account:    | \$0.00 per transfer           |

\* Cost to the credit union

\*\* Varies depending on style selected

#### **WITHDRAWAL PENALTY:**

The Credit Union does not charge an early withdrawal penalty. A penalty may be assessed by Internal Revenue Service if you withdraw funds prior to separation from your qualifying employer.

#### **TRANSACTION LIMITATIONS:**

The minimum amount you may withdraw is \$5.00.

#### **BYLAW REQUIREMENTS:**

ARTICLE III, SECTION 5: Board may require members to give a notice of 60 days of intention to withdraw shares.

#### **INSURANCE:**

Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

#### **OTHER TERMS AND CONDITIONS:**

The credit union will comply with all legally based orders including garnishments, bankruptcy orders, and court ordered holds on accounts; joint ownership account agreements; trust account agreements; payable-on-death agreements; retirement accounts; Uniform Transfer to Minor Act accounts; sole proprietorship accounts; escrow and custodial accounts; corporation accounts; not-for-profit accounts; partnership accounts; public unit accounts; powers of attorney (guardianship orders); tax disclosures and certifications; Uniform Commercial Code variances; amendments; reliance on signature card; change of address; incorporation of other documents by reference, such as expedited funds availability policies, service charges schedules or electronic banking disclosures; ability to suspend services; and operation matters (stop payments orders -- verbal and written, satisfactory identification, refusal of deposits not in proper form, wire transfers, stale check deposits, availability of periodic statements or passbook features.)

**NATIONAL MORTGAGE LICENSING SYSTEM:**

NMLS: 409702

**MLO's:**

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