

This Disclosure and Fee Schedule sets forth current rates applicable to your accounts at Woodstone Credit Union at this time. The credit union may offer other rates or amend the rates contained in this schedule from time to time. Each account holder agrees to the terms set forth in this Disclosure and Fee Schedule and acknowledges that it is part of the Woodstone Credit Union Membership and Account Agreement. Except as specifically described, the following disclosures apply to all of the certificate accounts.

RATE INFORMATION

The dividend rates and Annual Percentage Yields on your accounts are set forth on the Rate Schedule. For dividend bearing accounts, the dividend rate and Annual Percentage Yield may change monthly. Early withdrawal penalties including loss of dividends may apply.

Savings

Dividends for a particular tier will apply to the entire account balance if the account balance for a dividend period is within the balance range of that tier.

Certificate Accounts

The certificate dividend rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The certificate dividend rate and Annual Percentage Yield are based on an assumption that dividends will remain on deposit until maturity. To the extent certificate dividends are not compounded, earnings will be reduced.

Interest Checking

The dividends and Annual Percentage Yield for interest checking are disclosed on the Rate Schedule. The dividend and rate may change monthly as determined by senior management.

Money Market Accounts

The Money Market Account is a tiered rate account. Dividends for a particular tier will apply to the entire account balance if the account balance for a dividend period is within the balance range of that tier.

COMPOUNDING AND CREDITING DIVIDENDS

Dividends will be compounded and credited by the periods indicated on the account Rate Schedule.

Quarterly Compounding and Crediting Dividends

The quarterly dividend period for indicated accounts begins on the first calendar day of each quarter and ends on the last calendar day of each quarter and on the maturity date. Dividends on the indicated accounts are calculated by applying the dividend daily periodic rate (Annual Percentage Rate divided by 365) to the average daily balance times the number of days in the quarter.

Monthly Compounding and Crediting Dividends

The monthly dividend period for the indicated accounts begins on the first calendar day of each month and ends on the last calendar day of each month. Dividends are calculated by applying the dividend daily periodic rate (dividend rate divided by 365) to the average daily balance times the number of days in the month.

The Annual Percentage Yield disclosed on the Tandem Checking account assumes that dividends earned in Tandem Checking compound. However, by choosing to have Tandem Savings linked to your Tandem Checking, you understand that the dividends earned in your Tandem Checking account are automatically transferred into your Tandem Savings account at the end of the statement cycle and therefore do not remain in your Tandem Checking account and do not

compound. Additionally, you understand that the dividend amount earned in the Tandem Savings account may be less than the dividend amount earned in the Tandem Checking account.

Dividends Calculated at Maturity

Dividends on the indicated accounts are calculated by applying the dividend daily periodic rate (Annual Percentage Rate divided by 365) to the average daily balance times the number of days in the period. Dividends are calculated and paid at maturity.

Money Market Accounts

Dividends are not paid on average balances below \$4,000 or if the account is closed before the month ending.

BALANCE INFORMATION

The minimum balances required to open each account are set forth in the Rate Schedule. Dividends are calculated on the average daily balance method which applies a periodic rate to the average daily balance in the account for the period.

The average daily balance is determined by adding the full amount of the principal in the account each day of the period and dividing that figure by the number of days in that period.

ACCRUAL OF DIVIDENDS

Dividends begin to accrue on non-cash deposits (e.g. checks) within two (2) business days of deposit but no later than the day we receive provisional credit. For certificate accounts, if you close your account before accrued dividends are credited, dividends will be paid through the closure date, less an early withdrawal penalty.

TRANSACTION LIMITATIONS

Checking Accounts

Overdraft protection is available from a Woodstone Savings, Savings II, Holiday Savings, or Line of Credit.

Money Market Accounts

No more than six (6) checks may be written per month.

Certificate Accounts

If you select a distribution of dividends to your money market, checking or savings as indicated on your Certificate Receipt, your certificate dividends will not compound to the certificate. The Annual Percentage Yield will be shown on your Certificate Receipt.

MATURITY PERIOD

Your account will mature within the term set forth above or maturity date set forth on your Certificate Receipt or renewal notice. Early withdrawal penalties apply as follows:

- Terms up to and including 12 months: total dividend earnings or 90 days' dividends, whichever is less.
- Terms greater than 12 months: total dividend earnings or 180 days' dividends, whichever is less (twelve month term equals 365 days).

Fee Schedule

SAVINGS

Minimum Balance (required for membership)	\$25
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TANDEM SAVINGS

Minimum Balance	None
Monthly Fee	None

TANDEM AND BREAKAWAY CHECKING

Minimum Balance	None
Monthly Fee	None

BASIC CHECKING

Minimum Balance	None
Monthly Fee	None

INTEREST CHECKING

Minimum Balance	\$2,500
Monthly Fee (if average balance below min.)	\$6

VISA® DEBIT/ATM CARD

Replacement Card	\$10
Rush Replacement Card	\$25

CERTIFICATES

Annual Fee	None
Certificate Minimum Balance	
Standard Certificate	\$1,000
18 and 21 Month Bump	\$2,500
13 and 30 Month Bump & Boost	\$5,000
Early Withdrawal	
6 - 12 Month Term	Lesser of 90 days' dividends or total dividends
13 - 36 Month Term	Lesser of 180 days' dividends or total dividends

FLEXIBLE PERFORMANCE MONEY MARKET

Minimum Balance to receive dividends	\$2,500
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INDIVIDUAL RETIREMENT ACCOUNT (IRA)

IRA Certificate Minimum Balance	\$500
Certificate Early Withdrawal	
6 - 12 Month Term	Lesser of 90 days' dividends or total dividends
13 - 36 Month Term	Lesser of 180 days' dividends or total dividends

HEALTH SAVINGS ACCOUNT (HSA)

Minimum Balance	\$25
Annual Fee	\$20

HSA CHECKING

HSA Checking	Free with HSA Savings
HSA Checking Personal Checks	Prices vary

GENERAL

Account Levy	\$75
Account Reconciliation/Research (30-minute minimum)	\$20/hour
Account Research (Court Subpoena)	\$25/hour
Bad Address Processing Fee	\$5
Cashier's Checks	\$5 each
Cashier's Check Stop Payment	\$30
Check Copy	\$3 (Research fees may apply)
Collection Item	Greater of \$15 or cost
Counter Checks	\$1 each
Courtesy Pay Overdraft Service	\$28/item
Deposit Item Returned	\$28
Inactive Account	\$5/month after 18 mos.
Escheatment	\$60
Foreign Check Deposit	\$15
Non-Sufficient Funds (NSF)	\$28/item
Overdraft Collection	\$15
Personal Checks	Prices vary
Skip-a-Pay	\$35/loan payment
Statement Copy (via online banking)	Free
Statement Copy (via branch or call center)	\$5
Stop Payment	\$30/check
Subordination	\$100
Telephone Loan Payment (from another financial institution)	\$10
Wire Transfer (Incoming)	\$15
Wire Transfer (Outgoing)	\$25
Wire Transfer - Foreign (U.S. funds)	\$50

SAFE DEPOSIT BOXES

3 x 5 Annual Fee	\$25
5 X 5 Annual Fee	\$35
3 X 10 Annual Fee	\$45
5 X 10 Annual Fee	\$60
10 X 10 Annual Fee	\$105
Box Drill	\$200
Late Fee	\$15
Lost Key	\$10

BASIC BUSINESS CHECKING

Deposit Item Fee	First 50 free/month then \$0.25 each
Deposit Check Fee	First 50 free/month then \$0.25 each

BUSINESS INTEREST CHECKING

Deposit Item Fee	First 50 free/month then \$0.10 each
Deposit Check Fee	First 50 free/month then \$0.10 each