

Deposit Rate Schedule

www.woodstonecu.org

1-800-334-9828

The Rate and Fee Schedule sets forth current conditions, rates, fees, & charges applicable to your Savings, Checking, and Certificate Accounts at Woodstone Credit Union at this time. Woodstone may offer other rates & fees or amend the rates & fees from time to time. Each account holder agrees to the terms set forth on this Rate & Fee Schedule acknowledges that it is part of the Membership and Account Agreement.

SAVINGS RATES | Effective: 10/01/2017

Account Type	Dividend Rate	APY ⁺	Min. Opening Balance	Min Balance to Earn Dividends	Compounded & Credited
Woodstone Savings	0.25%	0.25%	No Min	No Min	Monthly
Savings II	0.25%	0.25%	No Min	No Min	Monthly
Holiday Savings	0.25%	0.25%	No Min	No Min	Monthly
Tandem Savings	0.49%	0.50%	No Min	\$0-\$5000*	Monthly
	0.10%	0.10%	No Min	\$5000+*	Monthly

*To earn the dividend rate, all Tandem Savings qualifications must be met; if not met, you will earn 0.05% Annual Percentage Yield.

CHECKING ACCOUNT RATES | Effective: 08/01/2017

Account Type	Dividend Rate ⁺	APY ⁺	Min. Opening Balance	Min. Balance to Earn Dividends	Compounded & Credited
Basic Checking	0.10%	0.10%	No Min	No Min.	Monthly
Premier Checking	0.10%	0.10%	No Min	\$2500-\$9999**	Monthly
	0.15%	0.15%	No Min	\$10,000-\$49,999**	Monthly
	0.20%	0.20%	No Min	\$50,000-\$99,999**	Monthly
	0.25%	0.25%	No Min	\$100,000+**	Monthly
Tandem Checking	1.73%	1.75%	No Min	\$0-\$10,000*	Monthly
	0.10%	0.10%	No Min	\$10,000+*	Monthly

*If qualifications are not met, you will earn 0.05% Annual Percentage Yield; to earn dividend each cycle have at least 12 debit card purchases post & clear; have one direct deposit or one ACH debit post & clear; receive statements.

**\$6 monthly fee for accounts with average daily balance less than \$2500.

MONEY MARKET** & IRA RATES | Effective date: 10/01/2017

Account Type	\$0 - \$9,999.99		\$10,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 and Above		Compounded & Credited
	Dividend Rate +	APY +	Dividend Rate +	APY +	Dividend Rate +	APY +	Dividend Rate +	APY +	
Flexible Performance Money Market**	0.25%	0.25%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	Monthly

Account Type	\$0 - \$9,999.99		\$10,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 and Above		Compounded & Credited
	Dividend Rate +	APY +	Dividend Rate +	APY +	Dividend Rate +	APY +	Dividend Rate +	APY +	
IRA Savings**	0.25%	0.25%	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	Monthly

**\$2,500 minimum balance to earn dividends; no minimum to open.

SHARE CERTIFICATES RATES | Effective: 08/01/2017

Account Type	\$1,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 and Above		Min. Opening Balance	Compounded & Credited
	Dividend Rate +	APY +	Dividend Rate +	APY +	Dividend Rate +	APY +		
6 Month Term*	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	\$1,000	Monthly
12 Month Term*	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%	\$1,000	Monthly
18 Month Term*	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%	\$1,000	Monthly
24 Month Term*	0.65%	0.65%	0.70%	0.70%	0.75%	0.75%	\$1,000	Monthly
36 Month Term*	0.95%	0.95%	1.00%	1.00%	1.05%	1.06%	\$1,000	Monthly

*A penalty may be imposed on share certificate accounts if any of the principal is withdrawn before the maturity date.

IRA CERTIFICATES RATES | Effective: 08/01/2017

Account Type	\$1,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 and Above		Min. Opening Balance	Compounded & Credited
	Dividend Rate +	APY +	Dividend Rate +	APY +	Dividend Rate +	APY +		
6 Month Term*	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	\$1,000	Monthly
12 Month Term*	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%	\$1,000	Monthly
18 Month Term*	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%	\$1,000	Monthly
24 Month Term*	0.65%	0.65%	0.70%	0.70%	0.75%	0.75%	\$1,000	Monthly
36 Month Term*	0.95%	0.95%	1.00%	1.00%	1.05%	1.06%	\$1,000	Monthly

*A penalty may be imposed on share certificate accounts if any of the principal is withdrawn before the maturity date.

+Annual Percentage Yield. Rates and terms subject to change without notice. Fees could reduce the earnings on these accounts. The savings, money market, and checking are variable rate accounts and the rates may change after the accounts are opened.

NCUA Your funds federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a US Government Agency

woodstone
CREDIT UNION

Checking Account Fees

Overdraft Fee	\$25.00 each item
Courtesy Pay Fee.....	\$25.00 each item
Returned Check Fee	\$10.00 each item
Check Copies	First 5 FREE (then \$1 per check)
<small>(written on Woodstone account; past 7 years)</small>	
Foreign Check Deposit Fee	\$15.00 each
Draft/ACH Stop Payment Fee	\$15.00 each
Check Order Fee	varies
Counter Checks	\$1.00 each
Premier Checking Monthly Fee	\$6.00
<small>(when \$2500 average daily balance is not met)</small>	

Other Account & Service Fees

Account Research Fee	\$20.00 per hour
Health Savings Acct. Annual Fee ...	\$10.00
<small>(existing accounts only)</small>	
Statement Copy (2005-current)	\$1.00 per copy
Statement Copy (2004 and earlier)	\$5.00 per copy
Inactive Account Fee.....	\$5.00 monthly
<small>(after 18 months of inactivity.)</small>	
Bad Address Fee	\$5.00
Domestic Outgoing Wire Transfer..	\$25.00
Foreign Outgoing Wire Transfer.....	\$49.00
Card Replacement Fee	\$5.00/\$25.00 for Rush
Telephone Loan Payment Fee	\$10.00 per payment
<small>(payments from another Financial Institution)</small>	

Truth in Savings Disclosures

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth on the reverse side. 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 Dividend Rate and Annual Percentage Yield on savings, checking and passbook type accounts may change monthly as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield on certificate accounts are fixed and will be in effect for the term of the Account. The Annual Percentage Yield on Certificate Accounts is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. Compounding and Crediting.** Dividends will be compounded and credited as set forth on the reverse side. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of each month.
- 3. Balance Information.** The minimum opening balance required for each account is set forth on the reverse side. The minimum monthly balance required to obtain the stated Annual Percentage Yield or to avoid a service fee is set forth on the reverse side. If the required minimum balance is not met we impose a transaction account fee or you may not earn the stated Yield, as applicable. Dividends are calculated by the daily balance method which applies a daily periodic rate to the daily principal in the account.
- 4. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield disclosed are the anticipated Rate and Yield the Credit Union will pay for the applicable dividend period.
- 5. Accrual of Dividends.** Dividends will begin to accrue on cash deposits and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account prior to dividend crediting, you will not be paid accrued dividends.
- 6. Transaction Limitations.** For all savings accounts (including Money Market), no more than six (6) pre-authorized, automatic, online or telephone transfers may be made from these accounts to another account of yours or to a third party in any month (loan payments excluded); there is no limit to the number of transactions done by check/draft, ATM or Debit/Check Card, by mail, or in person. If you exceed these limitations, your accounts may be subject to a fee or be closed (see fee schedule above.) For all certificate accounts, after your certificate is opened you may not make additional deposits. However, during the grace period (7 days after certificate maturity), additional deposits are permitted and you may withdraw funds without a penalty. You may also withdraw any dividends that have been paid on the account at any time.

The following information (items 7-8) applies to Certificate Accounts only:

- 7. Maturity.** Your account will mature within the term set forth above or maturity date set forth on your Certificate Receipt or renewal notice.
- 8. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - a. Amount of Penalty.** The amount of the early withdrawal penalty is based on the term of your account:
 - i. Terms up to an including 12 months:** total dividend earnings or 90 days' dividends, whichever is less.
 - ii. Terms greater than 12 months:** total dividend earnings or 180 days' dividends, whichever is less (twelve month term equals 365 days).

The rates & fees appearing in this Schedule are accurate and effective as of the Effective Date indicated. If you have any questions or require current rate information on your accounts, please call the Credit Union at the telephone number on the reverse side.