

Checking Account Fees

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| 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) (written on Woodstone account; past 7 years) |
| 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 (when \$2500 average daily balance is not met) |

Other Account & Service Fees

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| Account Research Fee..... | \$20.00 per hour |
| Health Savings Acct. Annual Fee..... | \$10.00 (existing accounts only) |
| Statement Copy (2005-current)..... | \$1.00 per copy |
| Statement Copy (2004 and earlier)..... | \$5.00 per copy |
| Inactive Account Fee..... | \$5.00 monthly (after 18 months of inactivity.) |
| 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 (payments from another Financial Institution) |

Truth in Savings Disclosures

- 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.
- 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.
- 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.
- 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.
- 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.
- 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 7-10) applies to Certificate Accounts only:

- Maturity.** Your certificate will mature within the term set forth above or maturity date set forth on your Account Receipt or Renewal Notice.
- Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - Amount of Penalty.** The amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: 12 months or less=90 days dividends; 13 to 30 months =180 days dividends.
 - How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the certificate. It applies whether or not the dividends have been earned. In other words, if the certificate has not yet earned enough dividends or if dividends have already been paid, the penalty will be deducted from the principal.
 - Exceptions to Early Withdrawal Penalties.** At our option, we may pay the certificate before maturity without imposing an early withdrawal penalty under the following circumstances:
 - When an account owner dies or is determined legally incompetent by the court or other body of competent jurisdiction.
 - Where the certificate is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the certificate is an IRA and the owner attains age 70 ½ or becomes disabled.
- Renewal Policy.** Your certificates are automatically renewable accounts. Your certificate will automatically renew for another term upon maturity and you have a grace period of seven (7) days after maturity in which to withdraw funds from the certificate without being charged an early withdrawal penalty.
- Nontransferable/Nonnegotiable.** Your certificate is nontransferable and nonnegotiable. The funds in your certificate may not be pledged to secure any obligation of an owner, except obligations with the credit union.

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.