



## Savings & Checking Account Disclosure

	Share Savings	Money Manager Savings	IRA Share Savings	Holiday Club**	High-Yield Savings & IRA High-Yield Savings	Investment Money Market & IRA Investment Money Market	High-Yield Checking†	First Class Checking
<b>Annual Percentage Yield (APY)</b>	0.15%	0.15%	0.15%	0.15%	\$0-\$9,999.99 0.10% \$10,000 - \$49,999.99 0.40% \$50,000-249,999.99 0.50% \$250,000+ 0.70%	\$0-\$4,999.99 0.00% \$5,000 - \$49,999.99 0.25% \$50,000-99,999.99 0.30% \$100,000+ 0.35%	<b>If requirements are met</b> Up to \$25,000 1.76% Amounts over \$25,000 0.05% - 1.76% <b>If req. are not met</b> 0.05%	0.05%
<b>Minimum Balance Required to Open</b>	\$5.00	None	None	None	None	\$5,000	None	\$1.00
<b>Minimum Balance Required to Avoid a Monthly Service Fee</b>	None	None	None	None	None	None	None	None
<b>Dividend Rate Change Frequency</b>	Quarterly	Quarterly	Weekly	Quarterly	Weekly	Weekly	Monthly	Monthly
<b>Dividend Crediting &amp; Compounding</b>	Quarterly	Quarterly	Monthly	Quarterly & November 1	Monthly	Monthly	Monthly	Monthly
<b>Transaction Limitations</b>	None	None	None	See Below **	None	Max 2 withdrawals a month without fee	None	None

**Terms That Apply to all Accounts**

Dividends will begin to accrue on the business day of deposit.  
 Dividends are calculated by 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 calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.  
 All accounts have variable dividend rates and may change as determined by the Board of Directors. Above are prospective dividend rates for the current period  
 Following are examples of dividend periods. All other dividend periods follow the same pattern of dates: Monthly Jan 1-Jan 31; Quarterly Jan 1-Mar 31.  
 Above are prospective dividend rates for the current dividend period.  
 The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.  
 Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.  
 Fees may reduce earnings.

**\*\*Holiday Club Transaction Limitations and Terms**

Withdrawals are not allowed. On the first business day of November, dividends will be paid and the entire balance of the account will be transferred to the Share Savings Account.  
 If closed prior to November 1st, accrued dividends will not be paid.

**†High-Yield Checking Account Terms**

Dividends are calculated based on the average daily balance in the account. If requirements are met, a higher rate will be paid for the first \$25,000 and a lower rate will be paid for any amounts over \$25,000. If requirements are not met, your dividend rate on your entire balance will be the lower rate.

- You must be enrolled in e-Documents
- You must have ACH direct deposit(s) totaling over \$300 in the 34 calendar days preceding the last day of the month.
- You must have 15 net PIN or signature point-of-sale debit card transactions over \$5 in the 34 calendar days preceding the last day of the month. All debit card transactions must be posted one business day prior to the last business day of the month. The net is calculated by counting the number of PIN and signature point-of-sale debit card purchase transactions over \$5 and subtracting any PIN or signature point-of-sale debit card return transactions processed during that period.

Debit cards tied to this account are not eligible for Wings Member Rewards.

### Schedule of Fees

Transaction will post with the following description unless noted with parantheses.

<b>Fees Applicable to all Accounts</b>	<b>Fee</b>
Check Printing (HarlandClarke - Li CHK Order)	Varies based on design & quantity
Check Copy (Stmt/Check Copy Fee)	\$2 per item
Statement Copy or History Print Out (Stmt/Check Copy Fee)	\$2 per item
Returned Deposit Item (Deposited Item Rev Fee)	\$15 per item
Research Fee	\$20 per hour (\$10 minimum)
Collection Item (Foreign Check in U.S. Dollars)	Varies - bank fee
Invalid Address Fee	\$5 Monthly
Dormant Account Fee	\$20 Monthly
Stop Payment	\$30 per check
ACH Stop Payment Fee (ACH Stop Pmt Fee)	\$30 per item
Return Check Non Sufficient Funds (Return Check NSF)	\$30 per presentment
Return Check Held Funds (Return CK HF)	\$30 per presentment
ACH Return Charge	\$30 per presentment
Paid Non Sufficient Funds Charge	\$30 per item
Paid Held Funds Charge	\$30 per item
Paid ACH Non Sufficient Funds Charge (Paid ACH Non Suff Funds Charge)	\$30 per item
Paid ACH Held Funds Charge	\$30 per item
Overdraft Protection Plus/Held Funds Items	\$30 per item, up to six (6) per day
(Ovrdrft Protection Plus Fee/EOD HF Fee/EOD HF Fee – Same Day)	
<b>Investment Money Market (also applies to IRA)</b>	<b>Fee</b>
Excessive Withdrawal Fee	\$20 service charge per withdrawal
<b>VISA Debit Card</b>	<b>Fee</b>
Replacement Card Fee	\$10 per card
Non-Proprietary ATM Withdrawals	10 FREE withdrawals per statement cycle, then \$2.50 per transaction
Recurring POS Overdraft (NSF)	\$30 per item
Foreign Transaction Fee	Visa will charge 0.8% for international transactions that do not involve currency conversion to U.S. dollars and 1% for transactions made in foreign countries that involve conversion from the country's currency to U.S. dollars
<b>Automated Services</b>	<b>Fee</b>
CU Online with Bill Payer	FREE if 3 or more bills paid per month, otherwise \$5.95 per month
Reverse Remote Deposit Fee	\$20 per occurrence
<b>Other Services</b>	<b>Fee</b>
Check Cashing	FREE with Active Checking*, otherwise \$5 per check**
Cashier's Check	1 FREE per day with Active Checking*, \$5 each additional check
VISA Gift Card	\$2 per card
Outgoing Domestic Wire Transfer	\$30 per transfer
Incoming Wire Transfer	No fee
Outgoing International Wire Transfer (Personal)	\$50 per transfer
Levy Garnishment Fee	\$100 per occurrence

\*Active Checking Account - 5 or more transactions per month (deposits, transfers, debit card trans., bill pay, etc.) AND \$300 or more in direct deposits per month.

\*\* Fee does not apply to checks less than \$100, checks issued on a Wings Financial account or if account holder has matching funds on deposit.