

# ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

**INSTRUCTIONS**

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

**New Account**

**Request for Information**

EFFECTIVE DATE: \_\_\_\_\_

Account Type	VARIABLE RATE			
	MINIMUM BALANCE TO OPEN	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share(1)(2)		Less than \$250.00	_____ %	_____ %
		\$250.00 & Greater	_____ %	_____ %
<input type="checkbox"/> IRA Share(1)			_____ %	_____ %
<input type="checkbox"/> Christmas Club Term Share(1)(2)	\$ _____	Less than \$250.00	_____ %	_____ %
		\$250.00 - \$3,000.00	_____ %	_____ %
		\$3,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Vacation Club Term Share(1)(2)	\$ _____	Less than \$250.00	_____ %	_____ %
		\$250.00 - \$3,000.00	_____ %	_____ %
		\$3,000.01 & Greater	_____ %	_____ %
<input type="checkbox"/> Spring Break Club Term Share(1)(2)	\$ _____	Less than \$250.00	_____ %	_____ %
		\$250.00 - \$3,000.00	_____ %	_____ %
		\$3,000.01 & Greater	_____ %	_____ %

(1) For the purposes of this Disclosure, this is a rate and APY as of the last dividend declaration date of \_\_\_\_\_. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.  
 (2) Only the deposited funds that comprise each tier earn the rate for that tier at the end of the day.


## Schedule of Fees and Charges

Account Balancing Fee .....	\$20.00 (per hour)
NSF Return Fee (except Empowerment Share Draft) .....	\$35.00 (each)
Overdraft Fee (except Empowerment Share Draft) .....	\$35.00 (each)
ACH Debit Return Fee .....	\$35.00 (each)
Continuous Overdraft Fee (five or more consecutive calendar days overdrawn - \$98.00 maximum) .....	\$7.00 per day
Return of Deposited/Cashed Item Fee .....	\$35.00 (each)
Stop Payment Fee .....	\$35.00 (each)
Stop Payment Cancellation Fee .....	\$5.00 (each)
Revoke/Stop ACH Debit Fee .....	\$35.00 (each)
Counter Check Fee:	
In-Person / Staff-Assisted .....	\$4.00 (each)
On-Line .....	\$10.00 (each)
24/7 Teller-Line .....	\$10.00 (each)
Image/Copy/Research Fee .....	\$5.00 (each)
(If accessed through internet banking) .....	Free
Share Draft Account Maintenance Fee .....	\$3.00 (per month)
Empowerment Share Draft Account Maintenance Fee .....	\$5.00 (per month)
Second Chance Share Draft Account Maintenance Fee .....	\$3.00 (per month)
Second Chance Share Draft Account Service Fee .....	\$15.00 (per month)

## Schedule of Fees and Charges (continued)

Statement Fee:	
Paper Statements With Check Safekeeping (without Internet Banking) .....	\$3.00 (per month)
Activity History .....	\$8.00 (per copy)
Re-Print .....	\$8.00 (per copy)
Paper Statements With Check Safekeeping (with Internet Banking) .....	\$5.00 (per month)
Paper Statements for Empowerment Share Draft Account .....	\$2.00 (per month)
Close/Re-Open Fee:	
Share Account Only .....	\$15.00
Extra Trailers .....	\$5.00 (each)
Loan Trailers .....	\$10.00 (each)
Charged Off Account Fee .....	\$35.00
Closed Account Payroll Fee .....	\$20.00
Teller Transfer by Phone Fee .....	\$2.00
Outgoing Wire Transfer Fee .....	\$30.00
Incoming Wire Fee .....	\$10.00
International Wire Fee .....	\$55.00
Mobile Banking/Internet Banking/On-Line Bill Pay .....	N/C
ATM Card Fee .....	\$5.00 (per month)
PIN/Password Change Fee (Staff-Assisted) .....	\$5.00 (per occurrence)
ATM/Debit Card Replacement .....	\$5.00 (each)
Debit Card Chargeback Fee .....	\$35.00 (each)
Non-Proprietary ATM Transaction Fee:	
Empowerment Share Draft Account .....	\$2.50 (each)
United States, Canada, U.S. Virgin Islands, & Puerto Rico .....	\$3.00 (each)
Outside United States, Canada, U.S. Virgin Islands, & Puerto Rico .....	\$5.00 (each)
PAR Charge Fee .....	\$10.00
Return Mail Charge .....	\$5.00 (per month)
Overnight Delivery Charge Fee .....	\$40.00
Insta-Zip Advance Fee .....	\$5.00
C-Line of Credit Advance Fee .....	\$5.00
Loan Processing Fee:	
Except for Birthday Loans .....	\$45.00
For Birthday Loans .....	\$100.00
Loan Payment by Phone Fee .....	\$6.00
Specialty Club Early Withdrawal (account need not be closed) .....	\$10.00 (per withdrawal)
Share Certificate Privilege Fee:	
One-time Add-to Fee .....	\$ 5.00
One-time Withdrawal Fee (not available on all Certificates & normal penalty for closure applies)....	\$35.00
Garnishment/Levy/Legal Hold Fee .....	\$35.00
Financial Directives Fee (ex. Child Support Orders/per withdrawal) .....	\$5.00 (each)
Legal Research Fee:	
Hourly (\$40.00 minimum) .....	\$10.00 (per 15 min. increments)
Copies .....	\$0.25 (per page)
Non-Member Check Cashing Fee .....	\$10.00

**YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT**



**AMERICAN SHARE INSURANCE**

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.