



For questions or inquiries, contact:

Prime Financial Credit Union - Corporate Office  
 5656 S. Packard Avenue  
 Cudahy, WI 53110  
 414.486.4500  
 primefinancialcu.org

## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

### SAVINGS, MONEY MARKET, & CHECKING ACCOUNTS

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

| Account Type                         | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD (APY) | Rate is Fixed or Variable | Dividends Compounded | Dividends Credited | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY |
|--------------------------------------|---------------|-------------------------------|---------------------------|----------------------|--------------------|-------------------------|--|--|
| <b>Share Savings:</b>                |               |                               |                           |                      |                    |                         |  |  |
| Tier 1 - \$300.00 - \$4,999.99       | %             | %                             | Variable                  | Monthly              | Monthly            | \$5.00                  | \$0.00                                 | \$300.00                               |
| Tier 2 - \$5,000.00 - \$9,999.99     | %             | %                             | Variable                  | Monthly              | Monthly            | \$5.00                  | \$0.00                                 | \$5,000.00                             |
| Tier 3 - \$10,000.00 or more         | %             | %                             | Variable                  | Monthly              | Monthly            | \$5.00                  | \$0.00                                 | \$10,000.00                            |
| <b>Prime Money Market:</b>           |               |                               |                           |                      |                    |                         |  |  |
| Tier 1 - \$1,000.00 - \$9,999.99     | %             | %                             | Variable                  | Monthly              | Monthly            | \$25.00                 | \$0.00                                 | \$1,000.00                             |
| Tier 2 - \$10,000.00 - \$24,999.99   | %             | %                             | Variable                  | Monthly              | Monthly            | \$25.00                 | \$0.00                                 | \$10,000.00                            |
| Tier 3 - \$25,000.00 - \$74,999.99   | %             | %                             | Variable                  | Monthly              | Monthly            | \$25.00                 | \$0.00                                 | \$25,000.00                            |
| Tier 4 - \$75,000.00 or more         | %             | %                             | Variable                  | Monthly              | Monthly            | \$25.00                 | \$0.00                                 | \$75,000.00                            |
| <b>Premier Money Market:</b>         |               |                               |                           |                      |                    |                         |  |  |
| Tier 1 - \$1,000.00 - \$9,999.99     | %             | %                             | Variable                  | Monthly              | Monthly            | \$1,000.00              | \$0.00                                 | \$1,000.00                             |
| Tier 2 - \$10,000.00 - \$49,999.99   | %             | %                             | Variable                  | Monthly              | Monthly            | \$1,000.00              | \$0.00                                 | \$10,000.00                            |
| Tier 3 - \$50,000.00 - \$99,999.99   | %             | %                             | Variable                  | Monthly              | Monthly            | \$1,000.00              | \$0.00                                 | \$50,000.00                            |
| Tier 4 - \$100,000.00 - \$249,999.99 | %             | %                             | Variable                  | Monthly              | Monthly            | \$1,000.00              | \$0.00                                 | \$100,000.00                           |
| Tier 5 - \$250,000.00 or more        | %             | %                             | Variable                  | Monthly              | Monthly            | \$1,000.00              | \$0.00                                 | \$250,000.00                           |
| <b>PRIMO Checking:</b>               |               |                               |                           |                      |                    |                         |  |  |
| Tier 1 - \$0.00 - \$25,000.00        | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| Tier 2 - \$25,000.01 or more         | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$25,000.01                            |
| <b>Prime Checking</b>                | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$1,000.00                             |
| <b>Prime Student Checking</b>        | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| <b>Simply Checking</b>               | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| <b>Christmas Club</b>                | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| <b>Student Club</b>                  | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| <b>Cash's Kids Club</b>              | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| <b>Savers Club</b>                   | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| <b>Mortgage Escrow</b>               | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| <b>IRA Shares</b>                    | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |
| <b>Saver's Sweepstakes Savings</b>   | %             | %                             | Variable                  | Monthly              | Monthly            | \$0.00                  | \$0.00                                 | \$0.00                                 |

**1. RATE INFORMATION.** The Annual Percentage Yield (APY) 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 (APY) may change at any time as determined by our Board of Directors. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate at any time. There are no limitations on the amount the rate can change. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

**2. COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

**3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

**4. BALANCE COMPUTATION METHOD.** We use the *Average Daily Balance* to calculate dividends on your account. The *Average Daily Balance Method* 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.

**5. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

**6. ACCOUNT LIMITATIONS.** For **Share Savings, Savers Club, Christmas Club, Student Club, Lil' Savers Club, Cash's Kids Club, Prime Money Market, Premier Money Market, Summer Spending and Saver's Sweepstakes accounts:** no more than six (6) preauthorized, automatic, or telephone transfers or withdrawals by check, debit card or similar order may be made from each account to another account or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. **For Share Savings accounts:** you will be charged a fee as disclosed in the Fee Schedule for any transfer or withdrawal in excess of four (4) per month. **For Savers Club accounts:** you will be charged a fee as disclosed in the Fee Schedule for any transfer or withdrawal in excess of three (3) per year. **For Student Club, Lil' Savers Club and Cash's Kids Club accounts:** you will be charged a fee as disclosed in the Fee Schedule for any transfer or withdrawal in excess of four (4) per month. **For Christmas Club accounts:** the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. If you make a withdrawal from your account or close your account, at any other time, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. **For Summer Spending accounts:** the balance in your account will be paid to you during summer hours in bi-weekly payments that correspond with your payroll schedule. If you make a withdrawal from your account at any other time, you will be charged a fee as disclosed in the Fee Schedule and the balance paid to you on the last scheduled payout date will be reduced by the amount of any withdrawal(s) from your account. **For IRA Share accounts:** you may not make any preauthorized, automatic or telephone transfers from your account at any time. **For MasterCard Secured accounts:** you may not make any transfers or withdrawals from your account at any time. **For Mortgage Escrow accounts:** withdrawals are allowed only for mortgage-related expenses; the Credit Union will make these withdrawals on your behalf. **For Student Checking or Simply Checking:** you may not write any checks or drafts. **For PRIMO Checking:** in order to receive the Annual Percentage Yield as disclosed in the Rate Schedule, you must meet all of the following criteria for the disclosed dividend period. If you do not meet all of the following criteria for the disclosed dividend period, the PRIMO Checking account will earn the Annual Percentage Yield of the Prime Checking account, for that period, as disclosed in the Rate Schedule. All criteria are based upon the date the transaction posts to this account. PRIMO Checking criteria: (1) You must be enrolled in/ receive eStatements; (2) you must perform at least one (1) financial, home banking transaction on this account, which includes, withdrawals, transfers, payments or electronic bill payment; (3) you must have at least twelve (12) debit card, point-of-purchase or point-of-sale transactions on this account. This excludes ATM withdrawals; (4) you must have at least one (1) preauthorized, recurring, ACH debit or credit on this account. **For Prime Checking:** no account limitations apply. **For Saver's Sweepstakes Savings Account** A Saver's Sweepstakes account is a share savings account that promotes a minimum twelve (12) month savings period. A person may be the primary account holder on only one Saver's Sweepstakes account per credit union participating in the Saver's Sweepstakes program through the Wisconsin Credit Union League but may also be a joint account holder on more than one Saver's Sweepstakes account. **Account Closure:** An account holder, at his/her/their option, may close the account at any time. Closing the account will result in the forfeiture of prize entries as otherwise described in the Saver's Sweepstakes Account Agreement. At the credit union's option, it may close the Saver's Sweepstakes account and pay out the funds in the Saver's Sweepstakes account at any time when the primary Account holder transfers residency outside the states of Wisconsin, Minnesota or Illinois; is determined to be legally incompetent; is denied services by the credit union; is expelled from credit union membership; is in violation of the Saver's Sweepstakes Account Agreement or the credit union's membership or account ownership agreement(s); or for any other reason.

**Earning Entries To Saver's Sweepstakes Drawings** Deposits of funds into the Saver's Sweepstakes account are permitted in any denomination at any time while the credit union continues to offer the Saver's Sweepstakes program. For every \$25 increase in month-over-month balance, the primary account holder will earn one entry (up to a total of: 6 entries per month/18 entries per quarter/72 entries per 12-month savings period) into any eligible statewide prize drawing conducted among Wisconsin credit unions participating in the Saver's Sweepstakes program through the Wisconsin Credit Union League and into any eligible members-only Saver's Sweepstakes drawing conducted by the credit union, subject to additional terms, conditions, limitations and exceptions set out in the Saver's Sweepstakes Account Agreement and in this disclosure. **End Of Savings Period** This account will automatically renew at the end of the each twelve (12) consecutive months of savings (the savings period), with the stated interest/dividend rate and corresponding APY continuing after that time, unless you are otherwise notified of a rate change as required by law. Any balance that remains in the Account at the end of the anniversary month (month 13) will be treated as a new deposit for eligibility into prize pools for the subsequent 12-month savings period.



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## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

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### CERTIFICATE ACCOUNTS

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

| Account Type                                   | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD (APY) | Rate is Fixed or Variable | Dividends Compounded | Dividends Credited | Minimum Opening Deposit | Additional Deposits | Early Withdrawal Penalty? | Renewals                           |  |
|--|---------------|-------------------------------|---------------------------|----------------------|--------------------|-------------------------|---------------------|---------------------------|------------------------------------|--|
| <b>Automatic Deposit Share Certificate:</b>    |               |                               |                           |                      |                    |                         |                     |                           |                                    |  |
| 1 Year   | %             | %                             | Fixed                     | Monthly              | Monthly            | \$250.00                | Allowed             | 90 Days Dividends         | Automatic with 10 day grace period |  |
|  |               |                               |                           |                      |                    |                         |                     |                           |                                    |  |
| <b>Traditional Share Certificate Accounts:</b> |               |                               |                           |                      |                    |                         |                     |                           |                                    |  |
| 2 Month  | %             | %                             | Fixed                     | At Maturity          | At Maturity        | \$250.00                | Not Allowed         | 60 Days Dividends         |                                    |  |
| 3 Month  | %             | %                             | Fixed                     | At Maturity          | At Maturity        | \$250.00                | Not Allowed         | 60 Days Dividends         |                                    |  |
| 6 Month  | %             | %                             | Fixed                     | At Maturity          | At Maturity        | \$250.00                | Not Allowed         | 90 Days Dividends         |                                    |  |
| 1 Year   | %             | %                             | Fixed                     | At Maturity          | At Maturity        | \$250.00                | Not Allowed         | 90 Days Dividends         |                                    |  |
| 18 Month                                       | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 2 Year   | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 2.5 Year                                       | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 3 Year   | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 4 Year   | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 5 Year   | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| <b>IRA Share Certificate Accounts:</b>         |               |                               |                           |                      |                    |                         |                     |                           |                                    |  |
| 2 Month  | %             | %                             | Fixed                     | At Maturity          | At Maturity        | \$250.00                | Not Allowed         | 60 Days Dividends         |                                    |  |
| 3 Month  | %             | %                             | Fixed                     | At Maturity          | At Maturity        | \$250.00                | Not Allowed         | 60 Days Dividends         |                                    |  |
| 6 Month  | %             | %                             | Fixed                     | At Maturity          | At Maturity        | \$250.00                | Not Allowed         | 90 Days Dividends         |                                    |  |
| 1 Year   | %             | %                             | Fixed                     | At Maturity          | At Maturity        | \$250.00                | Not Allowed         | 90 Days Dividends         |                                    |  |
| 18 Month                                       | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 2 Year   | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 2.5 Year                                       | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 3 Year   | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 4 Year   | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |
| 5 Year   | %             | %                             | Fixed                     | Quarterly            | Quarterly          | \$250.00                | Not Allowed         | 180 Days Dividends        |                                    |  |

**1. RATE INFORMATION.** The Annual Percentage Yield (APY) 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 (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

**2. COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited is set forth above. The "Month or Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

**3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

**4. BALANCE COMPUTATION METHOD.** We use the *Average Daily Balance Method* to calculate dividends on your account. The *Average Daily Balance Method* 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.

**5. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

**6. MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

**7. EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

**8. RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

**9. ACCOUNT LIMITATIONS:** The Automatic Deposit Share Certificate requires \$50.00 minimum monthly recurring auto transfer deposit from another PFCU account. Maximum balance is \$25,000.



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## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

**FEES.** Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of \_\_\_\_\_:

### FEE SCHEDULE

#### GENERAL CHECKING FEES

|  |                                  |
|--|----------------------------------|
| ATM Withdrawal Fee ( <i>over allowed limit</i> ) | \$2.00 per transaction           |
| Checking Printing                                | Cost of Checks                   |
| Draft Copy                                       | \$5.00 per draft                 |
| Overdraft Fees                                   |                                  |
| Overdraft by Transfer                            | \$6.00 per item                  |
| Prime Privilege Fee                              | \$25.00 per occurrence per item* |
| Overdraft by Debit                               | \$25.00 per occurrence per item* |
| Returned Item NSF Fee                            | \$25.00 per occurrence per item* |
| Paid Collection Item                             | \$30.00 per item                 |

#### SHARE FEES

|   |                         |
|---|-------------------------|
| ATM Withdrawal ( <i>2 free per month</i> )      | \$2.00 per transaction  |
| Cash's Kids Club ( <i>3 free per month</i> )    | \$10.00 per withdrawal  |
| Christmas Club                                  | \$10.00 per withdrawal  |
| Lil' Savers Club ( <i>3 free per month</i> )    | \$10.00 per withdrawal  |
| Reg. D Violation ( <i>excessive transfers</i> ) | \$15.00 per transaction |
| Savers Club ( <i>3 free per year</i> )          | \$10.00 per withdrawal  |
| Share Savings ( <i>4 free per month</i> )       | \$5.00 per withdrawal   |
| Student Club ( <i>3 free per month</i> )        | \$10.00 per withdrawal  |
| Summer Spending                                 | \$10.00 per withdrawal  |

#### ATM/DEBIT CARD FEES

|   |                      |
|---|----------------------|
| Empty Envelope Deposit                                | \$50.00 per envelope |
| International Pass Thru ( <i>as credit or debit</i> ) | 1% of transaction    |
| PIN Change Request                                    | \$3.00 per request   |
| Replace ATM/Debit Card                                | \$10.00 per item     |
| Replace ATM/Debit Card ( <i>if card is returned</i> ) | \$5.00 per card      |
| Rush Replacement Card                                 | Shipment cost        |
| Savings Only Debit Card Monthly                       | \$1.00 per card      |

#### SERVICE FEES

|   |                         |
|---|-------------------------|
| Account History Printout  | \$3.00 per page         |
| Account Reconciliation  | \$15.00 per 1/2 hour    |
| ACH Origination, Non-Recurring  | \$10.00 per transaction |
| ACH Payroll Access  | \$25.00 per account     |
| Cash Advance - Non-PFCU Cards<br>( <i>greater of 1% of cash advance amount or minimum \$10.00</i> ) | \$10.00 per transaction |
| Cashier's Check   | \$2.00 per item         |
| Cashier's Check Reissue   | \$25.00 per item        |
| Check Cashing<br>( <i>savings balance &lt; \$100.00 with no added services</i> )                    | \$5.00 per check        |

\*There is no limit on fees incurred for any one item.

|   |                           |
|---|---------------------------|
| Closed Membership ( <i>within 90 days</i> )   | \$20.00                   |
| Closed Checking Account ( <i>within 90 days</i> )   | \$10.00                   |
| Coin Processing ( <i>up to \$2,000 free processing</i> )  | 10% of monthly total coin |
| Corporate Check ( <i>1 free per day</i> )   | \$2.00 per item           |
| Corporate Check - Not Used for Purposes Intended  | \$10.00 per check         |
| Damaged or Missing Drive-Thru   | \$100.00 per tube         |
| Domestic Wire Transfer  | \$20.00 per transfer      |
| Escheatment   | \$50.00                   |
| Fax Service Outgoing  | \$10.00 per call          |
| Garnishment and Tax   | \$50.00 per item          |
| Inactive Account<br>( <i>no deposits or withdrawals for a 12-month period with savings balance &lt; \$250</i> ) | \$5.00 per month          |
| Incoming Wire   | \$10.00 per wire          |
| International Collections   | \$50.00 per item          |
| International Wire Transfer   | \$65.00 per transfer      |
| Post Office Address   | \$3.00 per correction     |
| Return Statement  | \$5.00 per statement      |
| Rolled Coin Purchase ( <i>2 free per day</i> )  | \$1.00 per roll           |
| Statement Copy  | \$3.00 per statement      |
| Stop Payment ( <i>all items</i> )   | \$30.00 per item          |
| Stop Payment ( <i>range of items</i> )  | \$45.00                   |
| VISA® Gift Card   | \$3.00 per item           |
| Western Union® Transfer   | \$35.00 per item          |

#### PRIME ONLINE & PRIME MOBILE ACCOUNT ACCESS

|                       |                  |
|-----------------------|------------------|
| Bill Pay Return Items | \$35.00 per item |
| Bill Pay Stop Payment | \$35.00 per item |

#### BUSINESS FEES

|                         |                           |
|-------------------------|---------------------------|
| Coin Processing         | 10% of monthly total coin |
| Small Business Service  | \$10.00 per month         |
| Large Business Checking | See us for quotes         |

#### NON-MEMBER FEES

|   |                   |
|---|-------------------|
| Non-Member Coin Processing  | 10% of total coin |
| Non-Member On-Us Check Cashing<br>( <i>greater of 3% of check amount or minimum \$10.00</i> ) | \$10.00 per check |

#### SHARE VALUE

|                        |        |
|------------------------|--------|
| Par Value of One Share | \$5.00 |
|------------------------|--------|

