

Truth-in-Savings Act Rate and Fee Schedule

This Rate and Fee Schedule is part of your Agreement with the Credit Union



RATE AND FEE SCHEDULE DATE: **November 1, 2018**

The rates appearing below are accurate as of the date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at 910.864.2232 or 800.793.2328. Par Value of Membership Shares: The Par Value of a Membership Share is \$5.00. TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.

Share Accounts	Dividend Rate/Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credit/Dividend Period	Minimum Opening Deposit	Balance Method	Minimum Balance To Earn Dividends	Share Requirements
SHARE SAVINGS							
Regular Share Savings	0.10%/0.10%	Monthly	Monthly	\$5.00	Average Daily Balance	\$5.00	Minimum opening deposit of \$5.00 is the Par Value of Membership Shares.
Youth Super Savings	0.40%/0.40%	Monthly	Monthly	\$5.00	Average Daily Balance	\$5.00	Birth – 17 years of age; At age 18 account automatically changed to Regular Share Savings
Holiday Club	0.40%/0.40%	Monthly	Monthly	\$5.00	Average Daily Balance	\$5.00	Holiday Club maturity date is 10/1 annually, deposited to Regular Share Savings only. Early withdrawal penalty - \$5.00 for each withdrawal made before October 1. Maximum deposit is \$5,000.00 per club year. This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity.
Payable on Death	0.10%/0.10%	Monthly	Monthly	\$5.00	Average Daily Balance	\$5.00	
IRA Share	0.40%/0.40%	Monthly	Monthly	\$25.00	Average Daily Balance	\$5.00	
SHARE DRAFT (Checking)							
Basic Checking	None	None	None	\$5.00	None	N/A	\$2.95 monthly service fee (<u>waived</u> with a minimum average daily balance of \$200.00 AND direct deposit); eStatements required (\$2.00 paper statement fee); Online Bill Payment: 4 free, \$.50 per item thereafter; Limited check writing (after 4 checks, \$.10 for each check during the statement cycle); Online Transfer to Other Financial Institutions: \$.40 next day and/or \$2.00 for Standard (3 day).
Secure Checking	0.25%	Monthly	Monthly	\$5.00	Average Daily Balance	\$2500.00	\$5.95 monthly service fee (<u>waived</u> with a minimum average daily balance of \$10,000.00); No charge for the following services: eStatements or paper statements, Online Bill Payment, Unlimited check writing, Online Transfer to Other Financial Institutions, IDProtect – Identity Theft Monitoring & Resolution Service, Debit Advantage: Buyer's Protection and Extended Warranty, Cell Phone Protection, Health Discount Savings (This is NOT Insurance), Shopping Rewards, & Travel & Leisure Discounts

Credit To Accounts For Member Deposits and Business Day Disclosure:	
The Credit Union's "daily cut-off time":	All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below.
The Credit Union's business day disclosure:	Our business days are Monday through Thursday 9:00 a.m. to 5:00 p.m., and 9:00 a.m. to 6:00 p.m. on Friday, excluding holidays. Our Night Depository, where available, is opened at 9:00 a.m. daily (deposits made after 9:00 a.m. or on a day we are not open will be processed on the next business day we are open).
ATM Deposits:	At Credit Union and Non-Credit Union ATMs: In addition to the hold periods set forth in your Membership Booklet and herein, deposits made after 11:59 P.M. are considered as made on the next business day

Fee Schedule			
Electronic Funds Transfer Services: Limitations, Fees, and other Important Information			
Daily ATM Limits	\$1,000.00 Per 24 Hours (midnight to midnight)	Point-of-Sale (POS) Transaction Processing	Generally it will take 2-5 days to process and post a transaction
Daily Debit PIN based Limits	\$1,000.00 Per 24 Hours (midnight to midnight)	Debit/Credit Card Recovery Fee (for whatever reason the Credit Union takes action to recover your card)	\$65.00 Domestic \$165.00 International
Daily Debit Card Signature Limits	\$3,000.00 Per 24 Hours (midnight to midnight)	Bill Payment Limits	\$9,999.99 per transaction \$19,999.99 limit per day
Replacement Fee for Debit and Credit Card (per occurrence)	\$5.00 Rush Delivery \$55.00	Online Bill Payment	Secure Checking: No Charge Basic Checking: 4 free, \$.50 per item thereafter

Visa Prepaid Debit Card	\$3.00	Online Transfer to Other Financial Institutions	Secure Checking: No Charge Basic Checking: \$4.00 Next Day (per transfer) \$2.00 Standard (3 day)
Gift Card	\$3.25	Online Transfer From Other Financial Institutions	Basic Checking: No Charge Secure Checking: No Charge
Transactions (withdrawals /inquires) using non-Fort Bragg FCU ATMs	\$1.50 each Secure Checking: 4 free with minimum average daily balance \$5,000 and greater	Wire Transfer Fees	No Charge
		Incoming Domestic Outgoing (per item) - daily cut-off time is 4:00p.m. International Outgoing (per item) - daily cut-off time is 3:00 p.m.	\$15.00 \$45.00
		Tele-Info Telephone Transfers	No Charge

Return Item, Overdraft Privilege Program, Stop Payment and Skip Payment Fees

Returned Item Fee (per item) - unpaid items, excluding Online Bill Payment, that are returned by the institution upon which drawn	\$29.00	Non-sufficient Funds Item Fee (per item) - unpaid items that are returned by us	\$29.00
Online Bill Payment Return Item	\$34.00		
Returned Deposit Fee (per item)	\$15.00	Overdraft Privilege Fee (per item) – items that are paid by us Overdraft Privilege Limit (includes fees)	\$29.00 \$750.00
Skip A Loan Payment Fee (per qualified loan)	\$25.00	Stop Payment Fee (per item) - includes checks/ACH/Visa (recurring transactions only)	\$29.00
		Declaration of Loss Processing Fee (per item) - share withdrawal/cashier/teller check destroyed, lost or stolen	\$29.00

Miscellaneous Fees and Service Charges

E-Payments (expedited loan payments via telephone with staff assistance)	\$5.00 each	Legal Processing Fee (per item) - tax levy, garnishment or other court administrative order whether or not funds were actually paid	\$50.00
Check Request (share withdrawal/cashier/teller check) - per item	\$5.00	Escheatment Processing Fee (per account)	\$50.00
Money Order Fee (per money order)	\$3.00	Account Verification Fee	\$10.00
Western Union (Domestic, Person-to-Person)	\$18.00 and up	Account Research Fee (minimum 1 hour)	\$10.00 per hour
Account Inactivity (Dormant) Fee (after 12 months without activity)	\$10.00 per quarter	Duplicate Statement Fee (per statement)	\$5.00
Paper Statement Fee	\$2.00 per month	Account Activity Printout Fee	\$5.00
Bad Address Fee	\$3.00 per month	Copy of Share Draft (per draft)	\$1.00
Holiday Club Early Withdrawal fee	\$5.00 per withdrawal	Check Order Fee (per 150 drafts)	Price varies depending on style

Safe Deposit Box Fees

3 x 5	\$20.00 annually	Box Drilling (per box)	varies
3 x 10	\$30.00 annually	Key Replacement – one key	\$ 75.00
5 x 10	\$40.00 annually	Key Replacement – two keys	\$120.00
10 x 10	\$75.00 annually		

Fees stated apply unless a specific law requires a lesser amount, in which case the lesser amount shall apply.

Costs, Expenses and Attorneys' Fees ALL ACCOUNTS / SERVICES. All owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorneys' fees we may incur: (1) If it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; (2) If we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process; your failure to comply with any obligation in this Membership Agreement or otherwise; (3) If we incur any expense as a result of any dispute, adverse or inconsistent claims; (4) If we bring any action contemplated in this Agreement; (5) If we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) If we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transaction(s) to/from your accounts or involving any services with us, or any request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this Agreement or otherwise; or as provided in this subsection, including but not limited to costs of repossession, repair, appraisal, and all other costs or expenses, you agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action you agree that 20% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides otherwise. Further, you agree to pay the Credit Union an additional sum for any costs, legal expenses or attorneys' fees incurred in any appellate, bankruptcy or post-judgment proceedings, except as limited or prohibited by applicable law. Any costs, expenses or fees hereunder will be paid from any of your account(s) with the Credit Union before payment to any owner or other party. If the amounts in your account(s) are not sufficient, then the owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.