



## Cash Back Share Draft (Checking) Account Truth-in-Savings Disclosure

Effective Date:

**Program Qualification Requirements:**

- Perform 10 or more debit card transactions (non-PIN) per month
- Have at least one ACH deposit or ACH withdrawal per month
- Enroll in and agree to receive E-Statements

**Other Requirements:**

- Regular share (savings) account must have a balance of \$5 or more
- Loans must not be more than 30 days past due
- Credit cards must not be past due

**Rate Information:**

Dividend Rate: 0.00%

Annual Percentage Yield (APY): 0.00%

**Cash Back Rewards:**

If all of the requirements are met monthly, you receive 4.00% cash back on debit card purchases that post and settle to the account during the calendar month up to a total cash back of \$10.00.

**ATM Fee Refunds:**

If all of the requirements are met monthly, the Credit Union will refund your Nationwide ATM (surcharge) fees incurred up to a maximum of \$20.00 per month.

**Dividends Compounding and Crediting:**

N/A

**Balance Information:**

To open your checking account, you must deposit or already have on deposit at least the par value of one full share (\$5.00) in your savings account. The minimum opening checking account deposit is \$50.00. There is no minimum balance requirement for this account.

**Balance Method to Calculate Dividends:**

N/A

**Nature of Dividends:**

N/A

**Accrual of Dividends:**

N/A

**Fees for Overdrawing Account:**

Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item, or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

**Fee Schedule:**

**Share Draft Account Fees**

Nonsufficient Funds (NSF)	\$20.00/Item
Stop Payment	\$20.00/Request
Share Draft Printing	Prices may vary depending upon style
Photocopy of Cancelled Draft	\$1.00/Item
Overdraft Transfer	\$3.00/Transfer

**Other Service Fees (applicable to all accounts)**

Account Reconciliation	\$15.00/Hour
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Account Research	\$15.00/Hour
Statement Copy	\$1.00/Copy
Copy of Interim Statement	\$3.00/Copy
Account Closure	\$25.00 if closed within the first 3 months
Inactive Account	\$5.00/Month after 3 years
Deposit Returned:	
Drawn on Depositor's Account	\$20.00/Item
Drawn on account other than depositors	\$5.00/Item
Wire Transfer (Outgoing):	
Domestic	\$20.00/Wire
International	\$40.00/Wire
Invalid Address	\$5.00/Month
Return Mail	\$5.00
Stale Dated Teller Check	\$30.00/Item
Teller's Check Stop Payment	\$30.00/Item
Teller's Check (To Third Party)	\$5.00/Item after 1 per day
Special Handling	\$15.00/Item
ATM Balance Inquiry	\$1.00/Inquiry
ATM Transaction	\$1.00/Transaction after 8 per month
ATM Replacement Card	\$10.00/Card
Debit Replacement Card	\$10.00/Card
IRA Transfer	\$25.00
Check Collection	\$15.00/Item
Courtesy Pay	\$20.00/Item
Verification of Deposit	\$5.00/Item
Quick Change:	
Member	3.00% of deposit
Non-Member	10.00% of deposit
Garnishment/Levy/Other Legal Processing	\$50.00/Request
Abandoned Property Processing	\$30.00
Deposit of Rolled Coins	\$0.25/Roll after 10 rolls per day
<b>Electronic Funds Transfer Fees</b>	
ACH:	
Nonsufficient Funds (NSF)	\$20.00/Item
Stop Payment	\$20.00/Request
Overdraft Transfer	\$3.00/Transfer
Bill Pay	\$5.00/Month
Account to Account Transfer (outgoing)	\$1.00/Transfer
<b>Share Value/Membership Fee</b>	
Par Value of One Share	\$5.00
Membership	\$1.00

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

