

RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.
The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date:

[See Current Rate Information](#)

RATE SCHEDULE							
	<input type="checkbox"/> Share Account	<input type="checkbox"/> Sub-Share Account	<input type="checkbox"/> Christmas Club Account	<input type="checkbox"/> Money Market Share Account	<input type="checkbox"/> IRA Share Account	<input type="checkbox"/> Share Draft Account	<input type="checkbox"/> Business Checking Account
DIVIDENDS Dividend Rate/Annual Percentage Yield	See Current Rates	See Current Rates	See Current Rates	See Current Rates	See Current Rates	See Current Rates	See Current Rates
Dividends Compounded	Quarterly	Quarterly	Quarterly	Monthly	Quarterly	Quarterly	Quarterly
Dividends Credited	Quarterly	Quarterly	Quarterly	Monthly	Quarterly	Quarterly	Quarterly
Dividend Period	Calendar Quarter	Calendar Quarter	Calendar Quarter	Calendar Month	Calendar Quarter	Calendar Quarter	Calendar Quarter
BALANCE REQUIREMENTS							
Minimum Opening Deposit	\$25.00	---	---	\$1,000.00	\$100.00	\$25.00	\$100.00
Minimum Balance to Avoid a Service Fee	---	---	---	---	---	\$500.00	\$1,500.00
Minimum Balance to Earn the Stated APY	---	---	---	\$1,000.00	---	---	\$1,500.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
ACCOUNT LIMITATIONS See Section 6 below.	Account transfer limitations apply.	Account transfer limitations apply.	Account withdrawal limitations apply.	Account transfer limitations apply.	---	---	Account limitations apply.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that 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. For Share, Sub-Share, Christmas Club, IRA Share, Share Draft and Business Checking accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market Share accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Christmas Club accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Draft and Business Checking accounts, there is a minimum average daily

balance required to avoid a maintenance fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the reverse side. For Money Market Share and Business Checking accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For Share, Sub-Share, Christmas Club, IRA Share, Share Draft and Business Checking accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For Money Market Share accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Share, Sub-Share and Money Market Share accounts, no more than six (6)

preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. You may be charged a withdrawal fee of all accrued uncredited dividends for each withdrawal from the account. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For Business Checking accounts, number of checks-fifty (50), number of deposits at least thirty (30) but not to exceed 200 items per month; if account activity exceeds these limitations for several months, evaluation of account would be necessary. For IRA Share and Share Draft accounts, no account limitations apply.

FEE SCHEDULE

Share Draft Account Fees

- NSF fee: \$ 20.00 per item.
- Stop Payment fee: \$ 10.00 per request to a maximum of \$25.00.
- Share Draft Printing fee: Prices may vary depending upon style.
- Maintenance fee: \$ 4.00 per month if the minimum balance is not maintained and without direct deposit.
- Check Copy fee: \$ 3.00 per check.
- Counter Check fee: \$ 1.00 per check.

Business Checking Account Fees:

- Monthly Maintenance fee: \$ 20.00 per month if \$1,500.00 minimum balance not maintained.

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: \$ 25.00 per hour.
- Account Research fee: \$ 15.00 per hour.
- Statement Copy fee: \$ 4.00 per copy.
- Deposited Item Return fee: \$ 20.00 per item.
- Money Order fee: \$ 1.00 per money order.
- Photocopy of Credit Union Check fee: \$ 5.00 per item.
- Third Party Credit Union Check fee: \$ 2.00 per item.
- Official Check fee: \$ 3.00 per check.
- Account Reopen fee: \$ 5.00 if reopened within 6 month.
- Interim Statement fee: \$ 4.00 per statement.
- Address Correction fee: \$ 1.00 every time we get statement returned due to insufficient address.
- CMO fees: Varies by amount.

Electronic Funds Transfer Fees

- Wire Transfer (outgoing) fee: \$ 10.00 (Non-Inter'l) \$ 30.00 (International).
- ACH Overdraft fee: \$ 20.00 per item.
- ACH Stop Payment fee: \$ 10.00 per item.
- ATM Foreign Card Surcharge: \$ 1.00.
- ATM/Debit PIN Reminder fee: \$ 3.00 per item.
- ATM/Debit Card Reissue fee: \$ 5.00 per reissue.
- ATM/Debit Overdraft fee: \$ 20.00 per overdraft.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Credit Union Membership

- Membership Share: \$ 5.00 par value.

Offices:

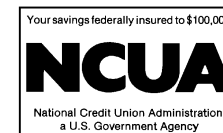
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(828) 252-8234

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375 Sequoyah Trail
Cherokee, NC 28719
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Franklin Office
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Franklin, NC 28734
(828) 524-4464

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RATE & FEE SCHEDULE

SHARE AND SHARE DRAFT ACCOUNTS

