

# TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Main Share Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	Average Daily Balance	---
Joey Club Share Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	Average Daily Balance	---
Koala Club Share Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	Average Daily Balance	---
Club F.I.T. Share Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	Average Daily Balance	---
Additional Share Savings Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$5.00	Average Daily Balance	---
Insured Money Management Share Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	---	Average Daily Balance	---
Business Share Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$25.00	Average Daily Balance	---
IRA Contributory Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$25.00	Average Daily Balance	---
Military Checking Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$500.00	Average Daily Balance	---
Freedom-Plus Checking Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$500.00	Average Daily Balance	---
e-Checking Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$500.00	Average Daily Balance	---
Doing Business As (DBA) Checking Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$500.00	Average Daily Balance	---
Business Checking Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$500.00	Average Daily Balance	---
Organizational Checking Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$500.00	Average Daily Balance	---
Club F.I.T. Checking Accounts	/	Monthly	Monthly	Monthly (Calendar)	\$10.00	\$500.00	Average Daily Balance	---



## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure 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 all 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 yield as of the last dividend declaration date, which is set forth in the Rate Schedule. The Main Share, Koala Club Share, Business Share and Club F.I.T. Share accounts are Tiered Rate accounts. If your Average Daily Balance is from \$5.00 to \$999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is \$1,000.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Insured Money Management Share and IRA Contributory accounts are Tiered Rate accounts. If your Average Daily Balance is \$1,999.99 or below, the first dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$2,000.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$5,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$50,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**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 frequency of dividends and dividend period applicable to each account are stated 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 non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share

in a Main Share account. Some accounts may have additional minimum opening deposit requirements. For Main Share, Joey Club Share, Koala Club Share, Additional Share Savings, Business Share, IRA Contributory, Club F.I.T. Share, Military Checking, Freedom-Plus Checking, e-Checking, Doing Business As Checking, Business Checking, Organizational Checking, and Club F.I.T. Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend 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.

**6. Account Limitations.** For Joey Club accounts, eligible members must be 0-4 years of age. For Koala Club accounts, eligible members must be 5-12 years of age. At age 5, the Joey Club account automatically converts to a Koala Club account and the new Koala Club member receives a birthday card notifying him/her of the change. At age 13, the Koala Club account automatically converts to a Club F.I.T account and the new Club F.I.T. member receives a birthday card notifying him/her of the change. For Club F.I.T. accounts, eligible members must be 13-17 years of age. At age 18, the Club F.I.T. account automatically converts to a share account or a checking account automatically converts to a Freedom-Plus Checking account and the new adult member receives an information packet on regular KFCU membership. For Main Share, Joey Club Share, Koala Club Share, Insured Money Management Share, Business Share, Club F.I.T. Share, Additional Share Savings, Military Checking, Freedom-Plus Checking, e-Checking, Doing Business As Checking, IRA Contributory, Club F.I.T, Checking and Organizational Checking accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees for overdrawing your account may be imposed on each check, draft, item, 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 Membership and Account Agreement and 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 Schedule of Fees and Charges for current fee information.

**8. Bonus.** For Club F.I.T. and Koala Club accounts, please refer to the attached addendum for additional information regarding

bonuses. Prizes associated with the bonus programs are subject to change without notice.

**9. Membership.** As a condition of membership, you must purchase and maintain the minimum required share(s).

Par Value of One Share	\$5.00 per owner
Number of Shares Required	1

**10. Rates.** The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

### KFCU Service Fees

Periodically, KFCU must adjust its service fees as costs increase. The service fees below become effective April 1, 2018.

SCHEDULE OF FEES AND CHARGES	
Account Fees	
Cash Advance (Credit Card)	1% of transactions/\$3 min.
Chargeback	\$5.00/item
Check Copies*	\$2.00/check
Close Account less than 30 days old	\$10.00
Collection Foreign Items	\$5.00 minimum (varies)
Courtesy Pay	\$30.00/item
Negative Account Balance	\$5.00/month
NSF (Insufficient Funds)	\$30.00/item (each submission/resubmission)
Stop Payment (Check)*	\$25.00/request
Stop Payment (ACH)	\$25.00/request
Uncollected Funds	\$30.00/item
Other Service Fees	
Account History*	\$2.00/month
Account Reconciliation	\$15.00/hour
Account Research	\$15.00/hour
Cashier's Check	\$2.00/check
Cashier's Check Replacement	\$3.00/check
Check Re-order fee (in person)*	\$10.00/order

<b>Other Service Fees (continued)</b>	
Check Rush Order Fee	\$23.00 - \$43.00 (varies)
Coin Counting Machines	
Members	3%
Military/AD/Guard/Reserve in Uniform	No Fee
Youth Club Members	No Fee
Dormant Account	\$5.00/month after 1 year
Fax/Copy Services	\$2.00/page
Legal Process	\$15.00/item
Money Order	\$2.00/item
Notary Public	\$2.00/matter
On-Us Check Presentment	\$3.00/item
Signature Guarantee (Medallion)	\$50.00/matter
Skip-a-Pay	\$25.00
Statement Copy*	\$2.00/copy
Temporary Checks	\$2.00/page
Wire Transfer (domestic)	\$25.00
Wire Transfer (international)	\$50.00
<b>EFT Fees</b>	
Develop ATM Film	Up to \$100.00
Replace ATM/Debit Card	\$5.00/card
Replace Credit Card	\$10.00/card
Rush Order ATM/Debit	\$25.00
PIN Replacement/Change	\$2.00
<b>Safe Deposit Box Fees</b>	
Drilling of Boxes	\$200.00/box
Rental Size 3 x 5	\$17.00/year
Rental Size 3 x 10	\$33.00/year
Rental Size 5 x 10	\$50.00/year
Rental Size 10 x 10	\$83.00/year
Rental Size 14 x 10	\$110.00/year
Rental Size 14 x 27	\$250.00/year
Replace Lost Key	\$25.00/key
(all safe deposit boxes are 21.25" long)	
*Free services when done through KFCU's Online Banking	

<b>Military Checking –Military/Retired/Immediate Family Members</b>	
Monthly Service Charge	No Charge
ATM Usage	No charge at CU Anytime/Co-Op ATMs
Check Processing	No Charge
Monthly Statements	No Charge
Personal Checks	No Charge
*Transfers to Other Financial Institutions	\$2.00 for 3 day transfer \$4.00 for next day transfer
*Person to Person Payments	\$2.00 for 3 day transfer \$4.00 for next day transfer
<b>Freedom-Plus Checking Fees</b>	
Monthly Service Charge	\$7.00 with paper statement \$5.00 with estatement No charge with one of these options: \$2,000.00 average daily balance/Month in Freedom-Plus checking account or \$300.00 monthly direct deposit or 10 debit card transactions/Month to any share account in the membership
ATM Usage	No charge at CU Anytime/Co-Op ATMS
Check Processing	No Charge
Monthly Statements	No Charge
Personal Checks	No charge for the first box
*Transfers to Other Financial Institutions	\$2.00 for 3 day transfer \$4.00 for next day transfer
*Person to Person Payments	\$2.00 for 3 day transfer \$4.00 for next day transfer
<b>e-Checking Fees</b>	
Monthly Service Charge	\$5.00 (No charge with \$300.00 monthly direct deposit)
ATM Usage	No charge at CU Anytime/Co-Op ATMs
Check Processing	\$0.50 per check after 10 in a month
Monthly Statements	estatement required
Personal Checks	No charge for the first 8 counter checks
*Transfers to Other Financial Institutions	\$2.00 for 3 day transfer (after 5/month) \$4.00 for next day transfer
*Person to Person Payments	\$2.00 for 3 day transfer (after 5/month) \$4.00 for next day transfer

<b>“Doing Business As”, Organizational Business Checking Fees</b>	
Monthly Service Charge	\$10.00/month
*Requires access to online banking and registration for services. To send funds next day through External Transfer there needs to be at least \$750.00 after the transfer is executed. To receive funds next day a \$500.00 transfer, no NSF's in previous 3 months, and a waiting period of 60 days before next day is granted. All transfers are subject to daily and monthly transfer limits. All in-process transfers count against the daily limit. Monthly limits are calculated against a 30 day rolling cycle. External transfer standard (3-day) daily limit \$5,000.00, outstanding limit \$5,000.00, 30 day rolling limit \$10,000.00, External transfer next day limit \$1,000.00, outstanding limit \$1,000.00, 30 day rolling limit \$2,000.00 PopMoney standard and next day limit \$1,000.00 each, outstanding limit \$1,000.00 each, 30 day rolling limit \$2,000.00 each	

