

# MEMBER CENTER LOCATIONS & HOURS

## MAIN MEMBER CENTER

1115 Sagamore Parkway South  
Lafayette, IN 47905  
765-771-8000 Fax 765-447-3299

	<u>Lobby</u>	<u>Drive-thru</u>
Mon-Thurs	8am - 6pm	7am - 6pm
Friday	8am - 6pm	7am - 7pm
Saturday	9am - 12pm	8am - 12pm

\*Has drive-thru lane and 24/7 ATM.

## WEST LAFAYETTE MEMBER CENTER

1251 Cumberland Avenue  
West Lafayette, IN 47906  
765-771-8000 Fax 765-497-2871

	<u>Lobby &amp; Drive-thru</u>
Mon-Fri	8am - 6pm
Saturday	9am - 12pm

\*Has drive-thru lane and 24/7 ATM.

## DELPHI MEMBER CENTER

7249 W. 200 N.  
Delphi, IN 46923  
1-888-564-4328 Fax 765-564-9061

	<u>Lobby &amp; Drive-thru</u>
Mon-Fri	8am - 6pm
Saturday	9am - 12pm

\*Has drive-thru lane and 24/7 ATM.

## MONTICELLO MEMBER CENTER

818 West Fisher Street  
Monticello, IN 47960  
1-888-564-4328 Fax 574-583-6311

	<u>Lobby &amp; Drive-thru</u>
Mon-Fri	8am - 6pm
Saturday	9am - 12pm

\*Has drive-thru lane.

## COVINGTON MEMBER CENTER

413 E Washington Street  
Covington, IN 47932  
1-888-564-4328 Fax 765-793-2384

	<u>Lobby &amp; Drive-thru</u>
Mon-Fri	8am - 6pm
Saturday	9am - 12pm

\*Has drive-thru lane.

## LAFAYETTE SOUTH MEMBER CENTER

730 Twyckenham Blvd.  
Lafayette, IN 47909  
765-771-8000 Fax 765-477-7698

	<u>Lobby &amp; Drive-thru</u>
Mon-Fri	9am - 7pm
Saturday	9am - 12pm

\*Has drive-thru lane and 24/7 ATM.

## FRANCISCAN ST. ELIZABETH

**EAST CAMPUS OFFICE**  
3900 St. Francis Way, Suite 105  
Lafayette, IN 47905  
765-771-8000 Fax 765-447-2225

	<u>Lobby</u>
Mon-Fri	8am - 5pm
Saturday	9am - 12pm

\*Has 24/7 ATM.

## CRAWFORDSVILLE MEMBER CENTER

1871 South US Highway 231  
Crawfordsville, IN 47933  
1-888-564-4328 Fax 765-307-2396

	<u>Lobby &amp; Drive-thru</u>
Mon-Fri	8am - 6pm
Saturday	9am - 12pm

\*Has drive-thru lane and 24/7 ATM.

## LAFAYETTE EAST MEMBER CENTER

431 Meijer Drive  
Lafayette, IN 47905  
765-771-8000 Fax 765-447-1953

	<u>Lobby &amp; Drive-thru</u>
Mon-Fri	8am - 6pm
Saturday	9am - 12pm

\*Has drive-thru lane and 24/7 ATM.

## FRANKFORT MEMBER CENTER

1855 State Road 28 West  
Frankfort, IN 46041  
1-888-564-4328 Fax 765-659-3222

	<u>Lobby &amp; Drive-thru</u>
Mon-Fri	8am - 6pm
Saturday	9am - 12pm

\*Has drive-thru lane and 24/7 ATM.

## MORTGAGE DEPARTMENT

765-771-8000 Option 1  
Toll Free: 1-888-564-4328 Option 1  
Fax 765-771-8050

Mon-Fri	8am - 6pm
Saturday	9am - 12pm

## LOANS-BY-PHONE

765-771-8000 Option 1  
Toll Free: 1-888-564-4328 Option 1

Mon-Fri	8am - 7pm
Saturday	9am - 12pm

## SYBIL 24/7 TELEPHONE TELLER

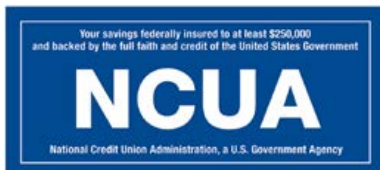
Lafayette: 765-771-8000 Option 3  
Toll Free: 1-888-564-4328 Option 3

[www.ifcu.com](http://www.ifcu.com)

# IFCU

INDUSTRIAL FEDERAL CREDIT UNION

## Membership & Account Agreement Disclosures



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## Industrial Federal Credit Union (IFCU) Funds Availability Policy

### Acceptance of Check Deposits

We reserve the right to refuse to accept any check for deposit and at our discretion only allow certain checks to be deposited into a savings account. Deposits made into a savings account with delayed availability are generally delayed beyond the availability times outlined below. If you will need the funds from the deposit right away, you should ask us when the funds will be available. All checks that you negotiate at the credit union remain your sole responsibility if they are returned unpaid for any reason or for any problem involving your deposit.

### Your Ability To Withdraw Funds

This policy applies to all Industrial Federal Credit Union transaction accounts.

Our policy is to make funds from your cash and check deposits available to you on the day we receive your deposit. Electronic direct deposits will be available on the business day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks you have written.

### Determining Availability of Deposits

For determining the availability of your deposits when funds are not made available on the day received, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a day we are open, we will consider that day to be your day of deposit. However, if you make a deposit after we close, through the night deposit, or a day we are not open, we will consider that the deposit was made on the next business day we are open. Additionally, when availability is delayed for a deposit made on Saturday the next business day we are open will be considered the day the deposit was made when determining availability.

### Longer Delays May Apply - Case by Case Holds

In some cases, we will not make all of the funds that you deposit by check available to you until the second business day after the day of your deposit. The first \$200 of your deposit however, may be available on the first business day. If we are not going to make all the funds from your deposit available on the day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from the deposit right away, you should ask us when the funds will be available.

### Longer Delays May Apply - Exception Holds

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is any emergency, such as computer failure, or failure of communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

## Special Rules For New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic deposits to your account will be available on the business day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's checks, certified, teller's, travelers, and federal, state, and local government checks will be available on the day we receive your deposit, subject to verification, if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first \$5000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will generally be available on the seventh business day after the day of your deposit.

## Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another institution, we may withhold the availability of a corresponding amount of funds already in your account. Those funds will be available at the times funds from the check we cashed would have been made available if you had deposited it.

## Holds on Other Funds (Other Account)

If we accept a check for deposit that is drawn on another bank, we may make the funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in the disclosure for the type of check you deposit.

## Check Cashing Fee

IFCU's check cashing fee is \$1.50 per item. This fee is normally waived for those members who maintain at least a \$50.00 combined balance in their IFCU savings or checking accounts. The fee is also waived for members who have an IFCU VISA Credit Card or loan.

The fee is necessary to cover the costs associated with the processing of the checks. We believe this is the best way of assuring an equitable value for all IFCU members.

## \$2,000 Limit

IFCU limits the maximum amount of cash that each member may receive daily to cover their withdrawals and the checks they cash to \$2,000. This policy allows IFCU to keep less cash on hand, ensuring the safety and security of IFCU's members, our employees and your money.

If you wish to make a withdrawal or cash a check for more than the \$2,000 limit, you may do so. However, we ask that you provide IFCU with 24 hours notice - we will then honor your request provided the funds are available to us.

As an alternative, IFCU can provide you with a corporate draft for the full amount of your request. If you have questions about this or any other credit union policy, don't hesitate to call us at 765-771-8000.

## Membership and Account Agreement

This Agreement covers your and our rights and responsibilities concerning Accounts the Credit Union (Credit Union) offers. In this Agreement, the words "you" and "yours" mean anyone who signs an Account Card or Account Change Card (Account Card). The words "we," "us," and "our" mean the Credit Union. The word "account"

means any one or more share or other accounts you have with the Credit Union.

Your account type(s) and ownership features are designated on your Account Card. By signing an Account Card, each of you, jointly and severally, agree to the terms and conditions in this Agreement and Account Card, the Funds Availability Policy Disclosure, Truth-in-Savings Rate and Fee Schedule (Rate and Fee Schedule), and any Account Receipt accompanying this Agreement, and the Credit Union's Bylaws and policies, and any amendments to these documents from time to time which collectively govern your Membership and Accounts.

**1. Membership Eligibility.** To join the Credit Union you must meet the membership requirements including purchase and maintenance of at least one (1) share ("membership share") as set forth in the Credit Union's bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit reporting agencies, to verify your eligibility for the accounts and services you request.

**2. Single Party Accounts.** A single party account is an account owned by one member (individual, corporation, partnership, trust or other organization) qualified for credit union membership. If the account owner dies, the interest passes, subject to applicable law, to the decedent's estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner's agent prior to notice of an owner's death.

**3. Multiple Party Accounts.** An account owned by two or more persons is a multiple party account.

**a. Rights of Survivorship.** Unless otherwise stated on the Account Card, a multiple party account includes rights of survivorship. This means when one owner dies, all sums in the account will pass to the surviving owner(s). For a multiple party account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to the Credit Union's statutory lien for the deceased owner's obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

**b. Control of Multiple Party Accounts.** Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s). Any owner may withdraw all funds, stop payment on items, transfer, or pledge to us all or any part of the shares without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

**c. Multiple Party Account Owner Liability.** If a deposited item in a multiple party account is returned unpaid, an account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of an owner or all funds in the multiple party account regardless of who contributed them.

**4. POD/Trust Account Designation.** A Payable on Death (POD)

account or trust account designation is an instruction to the Credit Union that a single or multiple party account so designated is payable to the owner(s) during his, her, or their lifetime and, when the last account owner dies, payable to any named and surviving POD or trust beneficiary/payee. Accounts payable to more than one surviving beneficiary/payee are owned jointly by such beneficiaries/payees without rights of survivorship. Any POD or trust beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRA's) which are governed by a separate beneficiary/payee designation. We are not obligated to notify any beneficiary/payee of the existence of any account or vesting of the beneficiary/payees interest in any account, except as otherwise provided by law.

**5. Accounts for Minors.** We will require any account established by a minor to be a multiple party account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority, unless authorized in writing by all account owners.

**6. Uniform Transfers/Gifts to Minors Account.** A Uniform Transfers/Gifts to Minors Account (UTMA/UGMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and barring a court order otherwise, is the only party entitled to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account, until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

**7. Agency Designation on an Account.** An agency designation on an account is an instruction to us that the owner authorizes another person to make transactions as agent for the account owner regarding the accounts designated. An agent has no ownership interest in the account(s) or Credit Union voting rights. We have no duty to inquire about the use or purpose of any transaction made by the agent.

**8. Deposit of Funds Requirements.** Funds may be deposited to any account, in any manner approved by the Credit Union in accordance with the requirements set forth on the Rate and Fee Schedule.

**a. Endorsements.** We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft or item that is payable to two or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement as set forth on the back of the check or draft, we may require endorsement as set forth on the item. Endorsement must be made on the back of the share draft or check within 1 ½ inches from the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

**b. Collection of Items.** We act only as your agent and we are not

responsible for handling items for deposit or collection beyond the exercise of ordinary care. Deposits made by mail or at unstaffed facilities are not our responsibility until we receive them. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account.

**c. Final Payment.** All items or Automated Clearing House (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.

**d. Direct Deposits.** We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize each direct deposit or preauthorized transfer by filling out a separate form. You must notify us at least thirty (30) days in advance to cancel or change a direct deposit or transfer option. Upon a bankruptcy filing, unless you cancel an authorization we will continue making direct deposits in accordance with your authorization on file with us. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

**e. Crediting of Deposits.** Deposits made after the deposit cutoff time and deposits made on either holidays or days that are not our business days will be credited to your account on the next business day.

## 9. Account Access

**a. Authorized Signature.** Your signature on the Account Card authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any draft that appears to bear your facsimile signature even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account number even if you do not authorize a particular transaction.

**b. Access Options.** You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, automatic transfer, or telephone, as applicable). We may return as unpaid any draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We are under no obligation to honor any power of attorney.

**c. ACH & Wire Transfers.** If we provide the service, you may initiate or receive credits or debits to your account through wire or ACH transfer. We are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. We may provisionally credit your account for an ACH transfer before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement. When you initiate a wire transfer, you may identify either the recipient or any financial institution by name and by account or identifying number. The Credit Union (and other institutions) may rely on the account or other identifying number

as the proper identification even if it identifies a different party or institution.

**d. Choice of Law Disclosure.** We [IFCU] may accept on your behalf payments to [your] account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Indiana as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

**e. Credit Union Examination.** We may disregard information on any draft of check, other than the signature of the drawer, the amount, or any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

**10. Account Rates and Fees.** We pay account earnings and assess fees against your account as set forth in the Rate and Fee Schedule. We may change the Rate and Fee Schedule at any time and will notify you as required by law.

### 11. Transaction Limitations.

**a. Posting Order of Your Transactions.** To assist you in handling your account(s) with us, we are providing you with the following information regarding how we process the items that you authorize. When processing items drawn on your account, our policy is to pay them as we receive them. We commonly receive items to be processed against your account(s) multiple times per day in what is referred to as presentment files. Each presentment file received commonly contains a large amount of a specific type of item (Draft, ACH, or ATM/Point-of-Sale). It is common for each of these presentment files to contain multiple items to be processed against your particular account. In this case, when multiple items are received at once, the items will be paid as follows: drafts in each presentment file are paid in the order they are presented; ACH items in each presentment file post credits first, then debits paid in the order they are presented; ATM/Point-of-Sale items are paid in the order they are presented. Items performed in person such as withdrawals or drafts cashed at one of our locations, are generally paid at the time they are performed. Why this is Important to You: The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Our payment policy may cause your larger, and perhaps more important, items to not be paid first (such as your rent or mortgage payment), but may reduce the amount of overdraft or NSF fees you have to pay if funds are not available to pay all of the items. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). Drafts or other transfer or payment orders which are drawn against insufficient funds may be subject to a service charge set forth in the Rate and Fee Schedule. We encourage you to make careful records and practice good account management. This will help you to avoid writing checks or drafts without sufficient funds and incurring the resulting fees.

**b. Withdrawal Restrictions.** We permit withdrawals only if your account has sufficient available funds to cover the full amount of the withdrawal or you have an established overdraft protection plan. Drafts or other transfer or payment orders which are drawn against insufficient funds may be subject to a service charge set forth in the Rate and Fee Schedule.

We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example: (1) a dispute between account owners (unless a court has ordered the Credit Union to allow the

withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; (5) you fail to repay a Credit Union loan on time. We may require you to give written notice of seven (7) days or sixty (60) days before any intended withdrawals.

**c. Transfer Limitations.** For share savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, telephone or audio response transfers to another account of yours or to a third party during any calendar month. Of these six (6), you may make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.

**12. Certificate Accounts.** Any time deposit, term share, share certificate, or certificate of deposit account allowed by state law (Certificate Account), whichever we offer, is subject to the terms of this Agreement, the Rate and Fee Schedule and Account Deposit Receipt for each account the terms of which are incorporated herein by reference.

### 13. Overdrafts.

**a. Overdraft Liability.** If on any day, the funds in your share draft account are not sufficient to cover drafts, fees or other items posted to your account, those amounts will be handled in accordance with our overdraft procedures or an overdraft protection plan you have with us. The Credit Union's determination of an insufficient account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your share account does not have funds to cover drafts, fees or other posted items. Whether the item is paid or returned, your account may be subject to a charge as set forth in the Rate and Fee Schedule. Except as otherwise agreed in writing, we, by covering one or any overdraft, do not agree to cover overdrafts in the future and may discontinue covering overdrafts at any time without notice. If we pay a draft or impose a fee that would otherwise overdraw your account, you agree to pay the overdrawn amount immediately. We reserve the right to pursue collection of previously dishonored items at any time, including giving a payer bank extra time beyond any midnight deadline limits.

**b. Overdraft Protection Plan.** If we have approved an overdraft protection plan for your account, we may honor drafts drawn on insufficient funds by transferring funds from another account under this Agreement or a loan account, as you have directed, or as required under the Credit Union's overdraft protection policy. The fee for overdraft transfers, if any, is set forth on the Rate and Fee Schedule. This Agreement governs all transfers, except those governed by agreements for loan accounts.

**14. Postdated and Stale Dated Drafts.** We may pay any draft without regard to its date unless you notify us of a postdating. The notice must be given to us in time so that we can notify our employees and reasonably act upon the notice and accurately describe the draft, including the exact number, date, and amount. You understand that the exact information is necessary for the Credit Union's computer to identify the draft. We are not responsible if you give us an incorrect or incomplete description, or untimely notice. You may make an oral notice which lapses in fourteen (14) calendar days unless confirmed in writing. A written notice is effective for six (6) months



and may be renewed in writing from time to time. You agree not to deposit checks, drafts or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account which is presented more than six (6) months past its date.

#### 15. Stop Payment Orders.

**a. Stop Payment Order Request.** You may request a stop payment order on any draft drawn on your account. To be binding an order must be dated, signed, and describe the account and draft number and the exact amount. The stop payment will be effective if the Credit Union receives the order in time for the Credit Union to act upon the order and you state the number of the account, number of the draft, and its exact amount. You understand that the exact information is necessary for the Credit Union's computer to identify the draft. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the draft. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for payment of the draft. If we recredit your account after paying a draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the draft and to assist us in any legal action.

**b. Duration of Order.** A written stop payment order is effective for six (6) months and may be renewed in writing from time to time. We do not have to notify you when a stop payment order expires.

**c. Liability.** Fees for stop payment orders are set forth on the Rate and Fee Schedule. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, damages or claims related to our refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

**16. Credit Union Liability.** If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your's or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general banking practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Account Agreement. Any conflict between what you or our employees may say or write will be resolved by reference to this Agreement.

**17. Credit Union Lien and Security Interest.** If you owe us money as a borrower, guarantor, endorser or otherwise, we have a lien on the account funds in any account in which you have an ownership interest, regardless of their source, unless prohibited by law. We may apply these funds in any order to payoff your indebtedness. By not enforcing a lien, we do not waive our right to enforce it later. In addition, you grant the Credit Union a consensual security interest in your accounts and we may use the funds from your accounts to pay any debt or amount now or hereafter owed the Credit Union, except for obligations secured by your residence, unless prohibited by

applicable law. All accounts are non-assignable and nontransferable to third parties.

**18. Legal Process.** If any legal action is brought against your account, we may payout funds according to the terms of the action or refuse any payout until the dispute is resolved. Any expenses or attorney fees we incur responding to a legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

**19. Account information.** Upon request, we will give you the name and address of each agency from which we obtain a credit report regarding your account. We agree not to disclose account information to third parties except when (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission.

**Privacy Statement.** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. To understand what we do, please carefully read IFCU's Privacy Policy, which was provided to you along with this brochure.

#### 20. Notices.

**a. Name or Address Change.** You are responsible for notifying us of any address or name change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We generally require written notice of a change in address. If you fail to notify us properly of your new address, we may impose a service fee as set forth on the Rate and Fee Schedule.

**b. Notice of Amendments.** Except as prohibited by applicable law, we may change the terms of this Agreement. We will notify you of any changes in terms, rates, or fees as required by law. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement.

**c. Effect of Notice.** Any written notice you give us is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

#### 21. Taxpayer Identification Numbers and Backup Withholding.

Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend opening your account, or, if applicable, you may request a non-dividend or non-interest bearing account until a TIN is provided.

#### 22. Statements.

**a. Contents.** If we provide a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one statement is necessary for a multiple party account. For share draft or checking accounts, you understand and agree that your original draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies may be retained by us or payable through financial institutions and made available to you on the date they are mailed to you. You also understand and agree that drafts or copies thereof are made available to you on the date the statement is mailed to you, even if the drafts do not accompany the statement.

**b. Examination.** You are responsible for examining each statement and reporting any irregularities to us. We will not be responsible for any forged, altered, unauthorized or unsigned items drawn on your account if: (1) you fail to notify us within thirty-three (33) days of the mailing date of the earliest statement regarding any forgery, alteration or unauthorized signature on any item described in the statement; or (2) any items are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

**c. Notice to Credit Union.** You agree that the Credit Union's retention of drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes and we will not be liable for any payment made or charged to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement you agree to notify us within fourteen (14) days of the time you regularly receive a statement.

**23. Inactive Accounts.** If your account falls below any applicable minimum balance and you have not made any transactions over a period specified in the Rate and Fee Schedule during which we have been unable to contact you by regular mail, we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee set forth in the Rate and Fee Schedule for processing your inactive account. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

**24. Special Account Instructions.** You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or post a bond or provide us with other protection. Account changes requested by you, or any account owner, such as adding or closing an account or service, must be evidenced by a signed Account Change form and accepted by us.

**25. Termination of Account.** We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any share drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. You may terminate a single party account by giving written notice. We reserve the right to require the consent of all owners to terminate a multiple party account. We are not responsible for payment of any

draft, withdrawal, or other item after your account is terminated. However, if we pay an item after termination, you agree to reimburse us.

**26. Termination of Membership.** You may terminate your membership by giving us notice. You may be denied service or expelled for any reason allowed by applicable law, including causing a loss to the Credit Union.

**27. Death of Account Owner.** We may continue to honor all transfer orders, withdrawals, deposits and other transactions on an account until we are notified of a member's death. Once we are notified of a member's death, we may pay drafts or honor other payments or transfer orders authorized by the deceased member for a period of (10) days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the drafts or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representative of any account owner.

**28. Severability.** If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

**29. Enforcement.** You are liable to us for any loss, cost or expense we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions.

**30. Governing Law.** This Agreement is governed by the Credit Union's Bylaws, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state in which the Credit Union's main office is located, and local clearing house rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union is located.

**31. Reporting.** We may report information about your account to credit bureaus. Late payments, missed payments, or other default on your account may be reflected in your credit report.

## Truth-in-Savings Account Disclosures for Share and Share Draft Accounts:

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.

**I. 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, provided the dividends remain in account to maturity. For Regular and Special Share, Christmas Club Share, Funds

Manager Share, Individual Retirement Share Draft Accounts, the Dividend Rate and Annual Percentage Yield may change at any time 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. The Regular and Special Share, Funds Manager Share, Free Share Draft and Regular Share Draft accounts are Tiered Rate accounts.

Once a particular balance 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 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 most accounts, dividends may begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends normally begin to accrue on the next business day for non-cash deposits (e.g. checks). For most 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 Regular Share Draft accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth on the Fee Schedule (see page 16). For Regular and Special Share, Funds Manager Share, Individual Retirement Share, Free Share Draft, and Regular Share Draft 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 all 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 Christmas Club Share accounts, only two (2) withdrawals per year are permitted after which a \$2.00 per withdrawal fee will be imposed. The account will remain open after the balance withdrawal date of October 31. For Individual Retirement accounts, if account is closed out within two (2) years there is a \$50.00 fee. For Regular and Special Share, Funds Manager Share, Free Share Draft, and Regular Share Draft accounts, no account limitations apply for Truth-in-Savings regulation.

**7. Transfer Limitations.** For share savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, telephone or audio response transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers to any of your accounts or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.

## Share and Share Draft Account Rate and Fee Schedule

	Regular & Special Share Accounts (Includes Kids' Club)	Christmas Club Share Account	Funds Manager Share Account
<b>DIVIDENDS:</b>			
<b>Dividends</b> <small>Dividend Rate/Annual Percentage Yield *\$0.01 - \$349 range applies to Kids' Club accounts only.</small>	\$0.01 - \$349* \$350 - \$2,499 \$2,500 - \$9,999 \$10,000 - \$24,999 \$25,000 and up		\$2,500 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$99,999 \$100,000 and up
<b>Dividends Compounded</b>	Quarterly	Quarterly	Monthly
<b>Dividends Credited</b>	Quarterly	Quarterly	Monthly
<b>Dividend Period</b>	Calendar Quarter	Calendar Quarter	Calendar Month
<b>BALANCE REQUIREMENTS:</b>			
<b>Minimum Opening Deposit</b>	\$5.00 <small>(Regular Account Only)</small>		\$2,500
<b>Minimum Balance to Avoid a Service Fee</b>			
<b>Minimum Balance to Earn the Stated APY*</b> <small>*Annual Percentage Yield (APY)</small>	\$350		\$2,500
<b>Balance Method</b>	Daily Balance	Daily Balance	Daily Balance
<b>Account Limitations</b>	Account limitations apply. (see page 15)	Account withdrawal limitations apply. (see page 15)	Account limitations apply. (see page 15)

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.

	Individual Retirement Account	Free Share Draft Account	Regular Share Draft Account
<b>DIVIDENDS:</b>			
<b>Dividends</b> <small>Dividend Rate/Annual Percentage Yield</small>		\$2,500 - \$9,999 \$10,000 - \$24,999 \$25,000 and up	\$1,500 - \$2,499 \$2,500 - \$9,999 \$10,000 - \$24,999 \$25,000 and up
<b>Dividends Compounded</b>	Monthly	Monthly	Monthly
<b>Dividends Credited</b>	Monthly	Monthly	Monthly
<b>Dividend Period</b>	Calendar Month	Calendar Month	Calendar Month
<b>BALANCE REQUIREMENTS:</b>			
<b>Minimum Opening Deposit</b>	\$25 w/ Direct Deposit, \$500 w/o		\$5
<b>Minimum Balance to Avoid a Service Fee</b>			\$350
<b>Minimum Balance to Earn the Stated APY</b>	\$25	\$2,500	\$1,500
<b>Balance Method</b>	Daily Balance	Daily Balance	Daily Balance
<b>Account Limitations</b>	Account withdrawal limitations apply. (see page 15)	Account withdrawal limitations apply. (see page 15)	Account withdrawal limitations apply. (see page 15)



## Truth-in-Savings Account Disclosures for Term Share Accounts

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, provided the dividends remain in account to maturity. For all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**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 may begin to accrue on deposits (e.g. cash and/or checks) on the business day you make the deposit to your account. For all 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 all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

**6. Transaction Limitations.** After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.

**7. Maturity.** Your account will mature as indicated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.

**8. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.

**a. Amount of Penalty.** For all Share Certificates that originated prior to May 15, 2016, the amount of the early withdrawal penalty will remain 90 days dividends. This means that if the Share Certificate with an origination date prior to May 15, 2016 continues to rollover for the same term, the penalty will still be 90 days dividends. However, if the Share Certificate is renewed for a different term, it will be subject to the Share Certificate penalties set forth below.

For Share Certificates that originated on or after May 15, 2016, the amount of the early withdrawal penalty will be as follows:

12 month or less term: 90 days dividends

Greater than 12 months to less than 48 months: 180 days dividends

48 months and longer: 360 days dividends

**b. How the Penalty Works:** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted

from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.
- (iii) Where the account is a Share Certificate (not IRA) Account, and the withdrawal is made payable for medical purposes only (subject to the credit union's discretion), and the account owner is age fifty-five (55) years or older.

**9. Renewal Policy.** The renewal policy for your accounts is indicated on the reverse side. For all accounts, your account will automatically renew for another term upon maturity. For all accounts, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**10. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your IRA account may not be pledged.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective 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.

### Term Share Account 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.

Effective Date: <input type="text"/>			
<input type="checkbox"/> Share Certificate Account			
Minimum Opening Deposit		\$500.00	
Dividends Compounded		Quarterly	
Dividends Credited		Quarterly	
Dividend Period		Calendar Quarterly	
TERM	Dividend Rate%	Fixed	Annual Percentage Yield %
6 Month <input type="checkbox"/>			
12 Month <input type="checkbox"/>			
18 Month <input type="checkbox"/>			
24 Month <input type="checkbox"/>			
36 Month <input type="checkbox"/>			
48 Month <input type="checkbox"/>			
60 Month <input type="checkbox"/>			
Special <input type="checkbox"/>			
Additional Deposits: Withdrawals: Renewable:		Not Allowed Allowed-Dividends Only Automatic	

Maturity Date: <input type="text"/>			
<input type="checkbox"/> IRA Share Certificate Account			
Minimum Opening Deposit		\$500.00	
Dividends Compounded		Monthly	
Dividends Credited		Monthly	
Dividend Period		Calendar Monthly	
TERM	Dividend Rate%	Fixed	Annual Percentage Yield %
6 Month <input type="checkbox"/> 12 Month <input type="checkbox"/> 18 Month <input type="checkbox"/> 24 Month <input type="checkbox"/> 36 Month <input type="checkbox"/> 48 Month <input type="checkbox"/> 60 Month <input type="checkbox"/> Special <input type="checkbox"/>			
Additional Deposits: Withdrawals: Renewable:		Not Allowed Allowed-Dividends Only Automatic	

## Fee Schedule

### Regular Share Draft Account Fees

Overdraft Transfer Fee	\$2.00 per item
NSF Fee	\$29.00 per item
ACH & Returned Item Fee	\$29.00 per item
Stop Payment Fee	\$29.00 per request
Share Draft Printing Fee	One box free with Direct Deposit into personal account (per year)
Share Draft Minimum Balance Fee	\$4.00 per month (if minimum balance is not maintained)

### Free Share Draft Account Fees

Overdraft Transfer Fee	\$2.00 per item
NSF Fee	\$29.00 per item
ACH & Returned Item Fee	\$29.00 per item
Stop Payment Fee	\$29.00 per request
Share Draft Minimum Balance Fee	\$0.00
Share Draft Printing Fee	Prices vary depending on style.

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

New Account Fee	\$5.00
Account Reconciliation Fee	\$15.00 per hour
Account Research Fee	\$15.00 per hour
Money Order Fee	\$0.95 per money order
Travelers Checks (for two)	\$2.00 per \$100.00 purchased
Inactive Account Fee	\$5 per month (after one (1) year and account under \$100)
Telephone Transfer Fee	\$1.00 per transfer
Free Share Account	\$2.00 per transfer
Returned Mail Fee	\$5.00 per item
Re-Opening Fee	\$25.00 per occurrence if account re-opened within six (6) months of closing date
Corporate Draft Fee	\$5.00 per check (if less than \$2,000.00)

Statement History Fee	\$3.00 per request
Fax Fee	\$3.00 first page, \$1.00 each additional page
Check Cashing fee	\$1.50 per item (waived if a combined \$50.00 balance in savings or checking is maintained or if member has a Credit Union loan or Visa Credit Card)
Draft Copies	\$2.00 per item
Overdraft Privilege Fee	\$29.00

### Electronic Funds Transfer Fees

IFCU ATM Withdrawal/Transfer Fee	\$0.00 per transaction
ATM Foreign Machine User Fee	\$1.50 per transaction

Members are permitted unlimited transactions with their ATM or Check card on IFCU ATMs, regardless of their account balance.

With a combined average balance of \$1,000 or more on all your accounts under one (1) membership number used with your ATM or Check card, a member is permitted 5 transactions per month on foreign machines without charge. All other foreign ATM transactions are \$1.50 each.

With a combined average accumulated balance of less than \$1,000 on all your accounts under one (1) membership number with your ATM or Check card, foreign ATM transactions are \$1.50 each. One (1) withdrawal is counted as one (1) transaction.

*NOTE: Five (5) balance inquiries equal one transaction*

ATM Card Replacement Fee	\$8.00
Preauthorized EFT Fees	
Nonsufficient Funds Fee	\$23.00
Stop Payment Fee	\$23.00
Online Bill Pay Fees	
Nonsufficient Funds Fee	\$23.00
Stop Payment Fee	\$23.00

### Lock Box fees (Per Year)

3"x5"	\$15.00
5"x5"	\$25.00
3"x10"	\$35.00
5"x10"	\$50.00
10"x10"	\$75.00

### Miscellaneous Fees

Wire Transfer Fee (wire in)	\$0.00
Wire Transfer Fee (wire out)	\$20.00
Return Deposit Item:	\$5.00 per item
Foreign Fee:	\$40.00
Coin Machine Fee:	1% for all
Bulk Coin	\$8.00 per box

### IRA Accounts

IRA Closing Fee	\$50.00 if closed within two years. Minimum balance is \$500.00 if not on direct deposit.
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### Credit Union Membership

Member Share	\$5.00 par value, membership qualifications.
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