

SHARE/CHECKING ACCOUNT RATE SCHEDULE: Effective January 1, 2012

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

Rate Schedule								
Account Type	DIVIDENDS Dividend Rate/Annual Percentage Yield		Dividends Compounded/ Dividends Credited/ Dividend Period	Balance Requirements	Minimum Opening Deposit	Minimum Balance to avoid a Service Fee (See Details+)	Minimum Balance to Earn the Stated APY	Balance Method
Share Savings Account	\$0.01 - \$499.99	0.100%/0.10%	Quarterly*	\$5.00	\$5.00	\$100+ +fee waived for members if household combined balance is greater than \$300.	\$.01	Daily Balance
	\$500-\$1,999.99	0.100%/0.10%						
	\$2,000-\$9,999.99	0.150%/0.15%						
	\$10,000.00 & Up	0.300%/0.30%						
Sub Share Savings Account	\$0.01 - \$499.99	0.100%/0.10%	Quarterly*	\$5.00	\$5.00	\$100	\$.01	Daily Balance
	\$500-\$1,999.99	0.100%/0.10%						
	\$2,000-\$9,999.99	0.150%/0.15%						
	\$10,000.00 & Up	0.300%/0.30%						
Club Accounts (Including Holiday, Vacation, Young Savers and Summer Savings)	0.100%/0.10%		Quarterly*	\$5.00	---	---	---	Daily Balance
IRA Savings Account (Roth, Traditional and Coverdell Education)	0.350%/0.35%		Quarterly*	\$200.00	\$200.00	---	\$200.00	Daily Balance
Money Market Account	\$1,000-\$9,999.99	0.200%/0.20%	Monthly**	\$1,000.00	\$1,000.00	\$1,000.00*	\$1,000.00	Daily Balance
	\$10,000 and Up	0.350%/0.35%						
Premier Money Market Account	\$25,000 and Up	0.450%/0.45%	Monthly**	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	Daily Balance
Elite Money Market Account	\$50,000-\$249,999.99	0.700%/0.70%	Monthly**	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	Daily Balance
	\$250,000 & Up	0.800%/0.80%						
Free Checking Account	---		---	---	---	---	---	---
Student Checking Account	---		---	---	---	---	---	---
Interest Checking Account	0.150%/0.15%		Monthly**	\$200.00	\$200.00	\$1,000.00*	\$.01	Daily Balance
Senior Checking Account	0.150%/0.15%		Monthly**	---	---	---	\$.01	Daily Balance

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

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

- 1. Par Value.** The minimum required to open and maintain an account is the purchase of a \$5.00 par value of share in the credit union.
- 2. Rate Information.** The Annual Percentage Yield (APY) 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. The Dividend Rate and APY may change quarterly as determined by the Credit Union's Board of Directors for Share Savings, Club Accounts and IRA Savings Accounts. The Dividend Rate and APY may change monthly as determined by the Credit Union's Board of Directors for Money Market, Interest and Senior Checking accounts. The Share Savings Account is a Tiered Rate Account. 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. The first Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is \$.01 to \$499.99. The second Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is \$500.00 to \$1,999.99. The third Dividend Rate and APY listed for this account will apply if your account balance is from \$2,000.00 to \$9,999.99. The fourth Dividend Rate and APY listed for this account will apply if your account balance is from \$10,000.00 to \$49,999.99. Once a particular balance range is met, the Dividend Rate and Annual Yield for that balance range will apply to the full balance of your account. The Money Market Account offers two tiers. The first Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is \$1,000.00 to \$9,999.99. The second Dividend Rate and APY listed for this account will apply if your account balance is \$10,000.00 and over. Once a particular balance range is met, the Dividend Rate and APY for that balance range will

apply to the full balance of your account. The Dividend Rates and APYs are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

- 3. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 4. 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. If you close your account before dividends are paid, you will not receive the accrued dividends.
- 5. Accrual of Dividends.** For Share Savings, Club, IRA Savings, Interest and Senior Checking and Money Market Accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
- 6. Dividend Period.** *For these account types, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is April 1. **For these account types, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is February 1.
- 7. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings Accounts, a minimum balance of \$5.00 must be maintained. For Share Savings, Interest and Senior Checking and Money Market Accounts, there is a minimum daily balance required to earn the stated APY for the dividend period. If the minimum daily balance is not met, you will not earn the stated APY. For Share Savings, Club, IRA Savings,

Interest and Senior Checking and Money Market Accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

- 8. Account Limitations.** For Share Savings, Club and Money Market Accounts, no more than six (6) preauthorized, automatic, internet or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Holiday Club Share account, the entire balance will be transferred to your Share Savings Account on or after October 5 and the account will remain open. For a Vacation Club Share account, the entire balance will be transferred to your Share Savings Account on or after May 5 and the account will remain open. For a Summer Savers Club Account, the account balance will be transferred to your regular Share Account in four equal distributions on or after July 15th, July 30th, August 15, and August 30th and the account will remain open. You will be charged a withdrawal fee of \$10.00 for any early withdrawal from a Holiday, Vacation or Summer Savings Club Account. For Money Market Accounts, six (6) withdrawals per month are allowed. For IRA Savings, Interest, Senior and Free Checking Accounts, no account limitations apply.
- 9. Inactivity.** For all accounts that have not been utilized in 180 days or longer and contain less than \$5.00 these accounts may be closed within 30 days after notice of inactivity.

FEE SCHEDULE – Effective January 1, 2012

Share Account Fees

- Club Account Early Withdrawal Fee: \$10.00 per withdrawal (does not apply to Young Savers Club)
- Organizational Accounts: \$2.00 per month
- Dormant Account fee: \$5.00 per month, if no member generated activity within 12 months, 18 years of age or older, less than 1,000.00.
- Below Minimum Balance fee+: \$5.00 per month for (Average Daily Balance) balances under \$100.00 + (fee waived for members if household** combined balance is greater than \$300.) **Household = all individuals that live at the same address.
- Sub Share Savings Minimum Balance fee: \$5.00 per month for (Average Daily Balance) balances under \$100.00
- IRA Trustee to Trustee Transfer fee: \$25.00
- Account Conversion fee: \$25.00
- Single Service Non-Participation Fee: \$5.00 per month for balances under \$500 (after 90 days of inactivity)

Money Market Share Account Fees

- Below Minimum Balance fee*: \$12.00 per month *(If balance falls below minimum at any time during the day)
- NSF Fee: \$30.00 per item
- Excessive Check Clearing: \$15 per item for each check over 3 per month
- Below Minimum Check Amount: \$15 per item for each check under \$500.00
- NSF and Returned/Uncollected fee: \$30.00 per item
- Courtesy Pay fee: \$30.00 per item when overdrawing account by check, ACH, check card or other electronic transactions
- Stop Payment fee:
 - One Check: \$30.00
 - Series of Checks: \$35.00
- Postdated Item Request fee: \$5.00 per request
- Draft Copy fee: \$3.00 per draft
- Certified Draft fee: \$5.00 per draft
- Return of Original Share Draft Check (available for limited time after clearing): \$5.00
- Account Reconciliation (by appointment) and/or Account Research Fee: \$20.00 per hour/ one (1) hour minimum

Share Draft Account Fees

- NSF Fee: \$30.00 per item
- Overdraft Protection transfer fee: \$7.00 per item
- NSF and Returned/Uncollected fee: \$30.00 per item
- Courtesy Pay fee: \$30.00 per item when overdrawing account by check, ACH, check card or other electronic transactions
- Stop Payment fee:
 - One Check: \$30.00
 - Series of Checks: \$35.00
- Share Draft Printing Fee: Prices may vary
- Postdated Item Request fee: \$5.00 per request
- Draft Copy fee: \$3.00 per draft
- Certified Draft fee: \$5.00 per draft
- Return of Original Share Draft Check (available for limited time after clearing): \$5.00
- Account Reconciliation (by appointment) and/or Account Research Fee: \$20.00 per hour/ one (1) hour minimum

(Applicable to Interest Checking Accounts only)

- Below minimum Balance fee*: \$10.00 per month *(Average Daily Balance)

Other Service Fees (applicable to all accounts)

- Copy of Inquiry of a Cleared CUNJ Draft or Source of Receipt: \$2.00
- CUNJ Withdrawal Checks:
 - Payable to Member only: No fee.
 - Payable to Member/Second Payee: \$3.00
- Deposit/Funds Verification Letter or Form: \$5.00
- Fax Back Request: \$7.00
- Statement Copy fee: \$5.00 per statement
- Deposited Item Return Fee: \$20.00 per item
- Wire Transfer fee:
 - Incoming: \$10.00
 - Outgoing –Domestic: \$25.00 per transfer
 - Outgoing –International: \$35.00 per transfer
- Western Union fee: \$20.00
- FedEx Overnight fee: \$25.00
- Money Order Fee: \$4.00 per money order
- AMEX Traveler’s Checks fee: \$1.00 per \$100.00
- For Two fee: \$1.50 per \$100.00
- Stop Payment Fee on Official Check: \$25.00
- Staledated Official Check fee: \$0.25 per month, retroactive after one year
- Collection Per Item fee: \$15.00 minimum, fees may be higher
- Early Account Closing fee: \$25.00, if closed within 6 months of opening account.
- Telephone Balance Inquiries (Non-TTT) Withdrawal/Transfer fee: \$3.00
- Notary Public (Non-CUNJ Business): \$2.00 per signature fee
- Per Levies and/or Writs fee: \$100.00
- Check Cashing fee:
 - If check amount exceeds account balance: \$4.00
- Teller Withdrawal fee: \$2.00 per withdrawal, after four withdrawals per month free
- Bad Address/E-mail address fee: \$6.00
- Bill Pay Inactivity fee (60 days): \$5.00 per month
- History of Account Since last statement fee: \$5.00

Electronic Funds Transfer Fees

- CUNJ ATM Deposit Withdrawal Transfers: FREE
- Foreign ATM Withdrawal fee: \$2.00 per transaction
- STAR® ATM Fee: \$1.00 per month
- Overdrawn Account Through ATM fee: \$30.00 (overdraft protection does not apply)
- Return ATM Deposit fee: \$10.00
- Missing Endorsement fee: \$10.00
- Staledated Check fee: \$10.00
- Non-Negotiable Items fee: \$10.00
- Empty Envelope fee: \$10.00
- PIN Mailer Request fee: \$5.00
- Replacement STAR® Check Card fee: \$7.50
- Plastic Card non-activity fee: \$5.00 per month
- Foreign ATM Inquiry/Denial fee: \$0.50
- NSF for Check Card Purchase: \$30.00

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.

Federally Insured By NCUA



Rate & Fee

Schedule



Share and Share Draft Accounts

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Identity Verification Notice

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family and our country from terrorism by preventing terrorist financing. We want you to know that Section 326 of this Act requires our credit union to verify the identity of all new credit union members. We must also verify the identity of members and nonmembers added as signatories to and have access to new or existing deposit accounts and loans. We must also retain copies of documents used to verify your identity.

If you are an existing member who joined the credit union before the USA Patriot Act rules became effective we may also need to verify and retain copies of any documents used to verify your identity when you request a new deposit account, apply for a loan or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identification policies.

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