

Truth In Savings Disclosure

(Effective Date: November 1, 2013)

Deposit Account Fee Schedule

This Fee Schedule sets forth certain conditions, fees and charges applicable to your deposit accounts at Health Care Family Credit Union. We may offer other fees or amend the fees from time to time. Call the credit union for current fees.

1. Transaction Limitations—During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, computer transfer or similar order to a third party. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth in any statement period, your account will be subject to a \$25 per item return fee or closure by the credit union in accordance with Federal Regulation D.

2. Excess Withdrawals From Share (Savings)— Two over-the-counter cash or check withdrawals are allowed per month. Each additional withdrawal will be assessed a \$3 fee. These same restrictions apply to any subsidiary savings established under the General Share account.

Special Rules for New Accounts

Special Rules for New Accounts apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from check deposits other than cashier's checks, wire transfers, travelers checks or money orders may be subject to a 12-businessday hold.

Special Rules for Certificates of Deposit

Certificates of Deposit are available in a variety of terms and amounts. The following information sets certain conditions, fees and terms applicable to your Certificate of Deposit with Health Care Family Credit Union.

1. Withdrawal of Interest Prior to Maturity—Any funds withdrawn will not earn interest for the current and succeeding interest periods, thus reducing the earnings and APY on the account. The APY is based on an assumption that interest will remain in the account until maturity.

2. Early Withdrawal Penalty—Any withdrawal of the principal balance prior to the stated maturity date is considered an early withdrawal. We may impose a penalty if you withdraw any funds (other than interest) prior to maturity. The penalty will equal any accrued but unposted interest plus an amount equal to 180 days' interest on balance at the time of withdrawal. Where necessary to comply with this penalty, the certificate principal will be charged.

3. Renewal at Maturity—The owner will have a ten-calendar day grace period following maturity to instruct the credit union as to the disposition of the Certificate. Unless instructed to the contrary or otherwise stated in the Certificate, the account will automatically renew at maturity at the rate in effect at maturity. If such a rate is not available, the funds will be placed in an owner's IRA Accumulation account (for IRAs) or primary savings account (for CDs other than IRAs).

4. For IRAs Only—Additional IRS penalties may apply for withdrawals from IRAs. Refer to your IRA Trust Agreement for additional disclosures and conditions.

Check Holds for Transaction Accounts: Local check two business days; New Accounts 12 business days. Our policy is to make funds available immediately upon deposit. If not immediately available, the first \$100 will be available no later than the first business day after the day we receive the deposit. You will be notified of any holds applied to your deposits. **All ATM deposits are subject to a two-business-day hold. All fees are subject to change without notice.** Some fees payable in advance of service being rendered.

A current list of fees is posted in the credit union lobby. You may request a copy for your records.

HEALTH CARE FAMILY CREDIT UNION

Fee Schedule

MEMBERSHIP AND GENERAL ACCOUNT

Christmas Club Early Withdrawal	\$20.00 per withdrawal
Wish Club Withdrawals (1 free per month)	\$20.00 per withdrawal
Excessive OTC Savings Withdrawals (2 free per month)	\$3.00 per withdrawal
Non-Sufficient Funds/Uncollected Funds	\$25.00 per item
Dormant Account with no activity for 12 month period and less than \$100 on deposit (exclude minors, loan/credit cards)	\$5.00 per month
Returned Deposit Item	\$25.00 per item
E-Statements	Free
Paper Statements	\$2.00 per statement
Address Expiration	\$3.00 per month
Account Number Transfer	\$25.00

CHECKING ACCOUNT

Inactive Checking Accounts (no activity for 12 months and less than \$100 in the checking account)	\$5.00 per month
Overdraft Transfer from Savings	\$2.00 per transfer
Non-Sufficient Funds/Uncollected Funds/Returned Checks	\$25.00 per item
Paid Overdraft Fee	\$25.00 per item
Below Monthly Average Balance (Gold Checking-\$750)	\$7.50 per month
Stop Payment (Single item or Block)	\$25.00
Fresh Start Checking	\$10.00 per month

SPECIAL SERVICES

Money Orders	\$1.50 per issue
Cashier's Checks	\$2.00 per check
Bank Checks: payable to member	Free
Bank Checks	One free, \$1.00 for each additional
Wire Transfers (Continental U.S.) - Outgoing	\$17.00 per transfer
Western Union & International Wire Transfers (Outgoing)	Varies
Items presented for collection (Incoming, Outgoing, & Over the Counter)	\$25.00 per item
Research Fee	\$20.00 per hour
Levies & Garnishments	\$50.00 per item

LOANS

Skip-a-Pay	\$25.00 per loan
Filing Fees (UCC1, Titles, etc.)	Varies
Loan Late Charges	Varies (as stated in disclosure)
HELOC Late Charges	\$25.00 or 5% of payment whichever is lesser
Home Equity Loans/Lines-of-Credit	Varies
Modification Agreement	\$200
Subordination Agreement	\$150
Mortgage Release fee	\$35

ATM/POS/AUDIO RESPONSE/INTERNET BANKING

Foreign ATM Withdrawals	\$1.50 per withdrawal
ATM Transfers	\$1.00 per transaction
ATM Inquiries	\$.50 per inquiry
Rejected ATM Transactions (NSF)	\$1.00 per transaction
Below Par Value/Overdrawn Account	\$25.00 per item
STATLINE Calls (15 free per month)	\$1.00 per call
Internet Banking	Free
Internet Banking and Bill Payment Services (free with loan)	\$5.95 per month
ATM Surcharge for non-credit union member	\$2.50 per transaction
Replacement ATM/Debit Card	\$5.00 per instance
Replacement Credit Card (due to lost card)	\$5.00 per instance

CHECK HOLDS: Exception Basis

Local Check	- 2 Bs. Days
New Accounts	-12 Bs. Days

[Our policy is to make funds available immediately upon deposit. If not immediately available, the first \$200 will be available no later than the first business day after the day we receive the deposit. You will be notified of any holds applied to your deposit.]

ALL ATM DEPOSITS ARE SUBJECT TO A 2 BUSINESS DAY HOLD

ALL FEES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.

Some fees are payable in advance of the service being rendered. A current listing of fees will be posted in the credit union lobby for reference. You may request a copy for your records.