



Truth In Savings

Important Account Information

(Effective Date: Mar. 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 or money orders may be subject to a 12-business-day 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 Withdrawal of Interest Prior to Maturity—Any funds withdrawn will not earn interest for the current and succeeding interest periods, thus reducing the earnings and Annual Percentage Yield (APY) on the account.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 10-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 \$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 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.

Schedule of Fees All fees are subject to change without prior notice.

Membership and General Account	Fee
Christmas Club Early Withdrawal	\$20.00/withdrawal
Wish Club Early Withdrawal (1 FREE per month)	\$20.00/withdrawal
Excessive Over-The-Counter Savings Withdrawals (2 FREE per month)	\$3.00/withdrawal
Non-Sufficient Funds/Uncollected Funds	\$25.00/item
Returned Deposit Item	\$25.00/item
Dormant Account (No activity for 12 months/less than \$100 on deposit - minors, loans, credit cards excluded)	\$5.00/month
Research	\$20.00/hour
Checking Account	Fee
Overdraft Transfer From Savings	\$2.00/transfer
Non-Sufficient Funds (NSF)/Uncollected Funds	\$25.00/item
Paid Overdraft	\$25.00/item
Below Minimum Balance (Gold Checking \$750)	\$7.50/month
Inactive Checking Account	\$5.00/month
Stop Payment	\$25.00/item
Statement and Special Services	Fee
Paper Statement	\$2.00/month
E-Statements	FREE
Money Orders	\$1.50/issue
Cashiers Checks	\$2.00/check
Credit Union Check (Payable To Member)	FREE
Credit Union Check	\$1.00 each after first check
Gift Card	\$3.00/item
Wire Transfers (Continental US) – Outgoing	\$17.00/transfer
Western Union & International Wire Transfers – Outgoing	Varies
Items Presented For Collection (Incoming, Outgoing, Over The Counter)	\$25.00/item
Levies & Garnishments	\$50.00/item
Loans	Fee
Skip-A-Pay	\$25.00 or 10% of minimum payment due
Filing (UCC1, Titles, etc.)	Varies
Loan Late Payment	Varies as stated in disclosure
HELOC	Varies
HELOC Late Payment	Lesser of \$25.00 or 5%
Modification	\$200.00
Subornation	\$150.00
ATM/Debit/POS/Audio Response/Internet Banking	Fee
Below Par Value/Overdrawn Account	\$25.00/item
Foreign ATM Withdrawals	\$1.50/withdrawal
ATM Transfers	\$1.00/transaction
ATM Inquiries	\$.50/inquiry
Rejected ATM Transaction (NSF)	\$1.00/transaction
STATLINE Calls (15 FREE per month)	\$.50/call
Internet Banking	FREE
Internet Bill Payment Service	FREE with loan/credit card or \$5.95/month
ATM Surcharge For Non-Credit Union Members	\$2.50/transaction
ATM Or Debit Card Replacement	\$5.00/card

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