

FEE SCHEDULE

- Money Order \$2.00
- Traveler's Cheques Free
- Official Check (3 free/month) \$5.00
- Check Reordering Varies by style
- NSF Overdraft \$25.00
- Unavailable Funds Overdraft \$25.00
- Courtesy Pay Overdraft \$25.00
- Overdraft Protection Transfer \$1.00
- Returned Deposit Item \$15.00
- Stop Payment (Personal Ck) \$15.00
- Stop Payment (Official Ck) \$40.00
- Domestic Outgoing Wire \$15.00
- Domestic Incoming Wire \$10.00
- International Outgoing Wire \$30.00
- International Incoming Wire \$30.00
- One-Time Membership \$1.00
- Inactive Account \$3.00
- ATM/Debit Card Replacement \$5.00
- Expedited Card Replacement \$25.00
- Non-Member Notary Service \$5.00
- Late Loan Payment \$20.00
- Late Credit Card Payment \$10.00
- Statement Copy \$2.00
- Check Copy < 5 years old \$1.00
- Check Copy ≥ 5 years old \$4.50
- Returned Mail Item \$1.00
- Electronic Lien Titling \$75.00
- Excessive Withdrawal \$5.00
- Account Escheat \$40.00



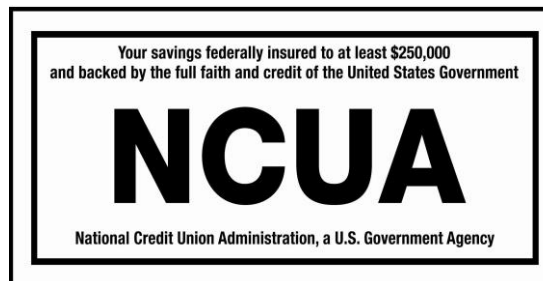
Truth-in-Savings Disclosure

www.srucu.org

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Slippery Rock, PA 16057

724.794.6292



TRUTH-IN-SAVINGS DISCLOSURE

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

LAST DIVIDEND DECLARATION DATE:

RATE SCHEDULE					
ACCOUNT TYPE	REGULAR SHARE ACCOUNTS	MONEY MARKET ACCOUNTS	IRA SHARE ACCOUNTS	CHRISTMAS CLUB ACCOUNTS	SHARE DRAFT ACCOUNTS
DIVIDENDS Dividend Rate/Annual Percentage Yield (APY)	0.20% / 0.20% 0.25% / 0.25%	0.30% / 0.30% 0.35% / 0.35% 0.45% / 0.45%	0.50% / 0.50%	0.25% / 0.25%	0.05% / 0.05%
Dividends Compounded Dividends Credited: Dividend Period:	Monthly Monthly Calendar Month	Monthly Monthly Calendar Month	Monthly Monthly Calendar Month	Monthly Monthly Calendar Month	Monthly Monthly Calendar Month
BALANCE REQUIREMENTS Minimum Opening Deposit: Minimum Balance to Avoid Service Fee: Minimum Balance to Earn Stated APR: Balance Method to Calculate Dividends:	\$5.00 - See Tiered Structure Average Daily Balance	\$10,000.00 - See Tiered Structure Average Daily Balance	- - - Average Daily Balance	\$5.00 - - Average Daily Balance	- - \$150.00 Average Daily Balance
ACCOUNT LIMITATIONS:	SEE SECTION 6 BELOW				
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 quarterly as determined by the Credit Union’s Board of Directors. The dividend rates and annual percentage yields are the rates and yields set forth in the Rate Schedule. If your average daily balance is from \$150.00 to \$3,999.99, the first dividend rate and annual percentage yield listed will apply. If your average daily balance is \$4,000.00 or greater, the second dividend rate and annual percentage yield will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance will apply to your full account. Money Market accounts have tiered rate structures. If your average daily balance is from \$10,000.00 to \$49,999.99, the first dividend rate and annual percentage

yield will apply. If your average daily balance is from \$50,000.00 to \$249,999.99, the second dividend rate and annual percentage yield will apply. If your average daily balance is \$250,000.00 or greater, the third dividend rate and annual percentage yield will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance will apply to your full account.

2. NATURE OF DIVIDENDS – Dividends are paid from current 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 the 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 earning accounts, dividends begin to accrue on noncash 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 the minimum required share(s) in a share savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings, Money Market, and Share Draft 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 requirement 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 in 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 principal 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 a Christmas Share account, the entire balance will be transferred to another account of yours on or after October 1

and the account will remain open. For Share Draft accounts, no account limitations apply. For Money Market accounts, regular share accounts, a member is permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month, to another account (including a transaction account) of the depositor at the same institution or to a third party by means of preauthorized or automatic transfer, online banking, or telephonic instruction. If the transfer limitations are exceeded, your account may be charged a fee (see Fee Schedule, Reg D) and account privileges may be revoked.

7. FEES FOR OVERDRAWING ACCOUNTS – Fees may be imposed on each check, draft, ATM withdrawal, debit card purchase, preauthorized automatic debit, telephone initiated withdrawal or any other withdrawal or transfer that is drawn on an insufficient balance. The entire balance on your account may not be available for withdrawal, transfer, or paying an item. Consult the Funds Availability Policy for more information. Fees for overdrawing your account may not be imposed for each overdraft, regardless of whether we pay or return the item. Such fees may reduce your limit of overdraft protection. Refer to the Fee Schedule for further information.