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## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE

Quarterly: January 1, 2019

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

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
Regular Share Draft	—	—	—	—	\$25.00	—	—	—	—
IRA Share	0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Health Savings Share	0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Infinity Draft Requirements met (See Section 1)  Requirements not met (See Section 1)	\$10,000.00 or below 1.144% / 1.15% \$10,000.01 or greater 0.05% / 0.05% 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Premier Share Draft	\$2,500.00 to \$9,999.99 0.15% / 0.15% \$10,000.00 to \$19,999.99 0.25% / 0.025% \$20,000.00 or greater 0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	—
Safety Liquidity Yield (SLY)	\$2,499.99 or below 0.00% / 0.005% \$2,500.00 to \$35,000.00 0.35% / 0.35% \$35,000.01 to \$80,000.00 0.40% / 0.40% \$80,000.00 or greater 0.50% / 0.50%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Sweep	—	—	—	—	—	—	—	—	Account transfer and withdrawal limitations apply.



RATE SCHEDULE (cont.)									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Christmas Club	0.05% / 0.05%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	0.05% / 0.05%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Funds Manager	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
Emergency	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
MyCU	\$300.00 or below 1.22% / 1.23% \$300.01 or greater 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.

#### 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 Regular Share, IRA Share, Health Savings Share, Infinity Draft, Premier Share Draft, Safety Liquidity Yield (SLY), Christmas Club, Vacation Club, Funds Manager, Emergency, and MyCU accounts, the dividend rate and annual percentage yield may change monthly 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 that is set forth in the Rate Schedule. Infinity Draft, Premier Share Draft, Safety Liquidity Yield (SLY), and MyCU accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Premier Share Draft and Safety Liquidity Yield (SLY) accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For MyCU accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**2. INFINITY DRAFT ACCOUNT** — For Infinity Draft accounts, if your daily balance is \$10,000.00 or below and you meet all of the following minimum service qualifications during the statement cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply: 1) you request e-statements; 2) you have net direct deposit; and 3) you make at least six (6) debit card signature based transactions. If your daily balance is \$10,000.01 or greater and you meet all of the minimum service qualifications, the second dividend rate and range of annual percentage yields listed for this account will apply. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service qualifications during a statement cycle, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account.

**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 frequency of dividends and the dividend period applicable to each account are stated 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.

**5. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share 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 Premier Share Draft accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Regular Share and Premier Share Draft accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance

method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS** —For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 15 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For IRA Share, Health Savings Share, Christmas Club, Vacation Club, Safety Liquidity Yield (SLY), Sweep, and MyCU accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Regular Share, Regular Share Draft, Infinity Draft, Premier Share Draft, Funds Manager, and Emergency accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

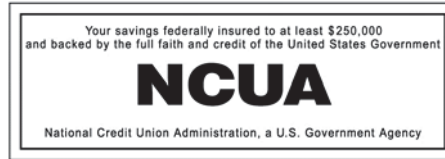
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1

**10. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).



## FEE SCHEDULE

As of December 1, 2018

### Share Account Fees:

Minimum Share Account Open Balance	\$25.00
Christmas Club Account Early Withdrawal Fee	\$10.00 per Withdrawal
Closed Regular Savings Account Fee	\$5.00
Dormant Account Fee (under \$50)	\$10.00 per month after 3 months of inactivity
Inactive Account Fee	\$25.00 per month after 1 year of inactivity

### Share Draft Account Fees:

Closed Draft Account Fee	\$10.00
Early Account Closing Fee	\$25/180 days of opening
Account Closure by Credit Union	\$10.00
Minimum Opening Balance	\$25.00 for regular checking \$2500.00 for Premier Checking
Balancing Checkbook	\$20.00 per occurrence
Check Cashing	\$5.00 If account is below \$100.00 during that visit
Draft Copy Fee	\$5 per copy / \$7 per copy (Mailed)
Hand Posting (Draft and ACH)	\$2.00 per item (Items without check digit or incorrect account number)
Overdraft Fee	\$30.00 per item
Overdraft Transfer	\$5.00 per occurrence
Reopen Closed Draft Account	\$50.00
Share Draft Printing Fee	Prices Vary
Cashier's Check (to replace member's draft)	\$5.00
Stop Payment Fee	\$30.00 Single or Series
Courtesy Pay Fee	\$30.00 per item
Dormant Account Fee (under \$50.00)	\$10.00 per month after 3 months of inactivity

### DEBIT & ATM card Fees

Debit Card Closure/Freeze Fee for abuse	\$10.00
ATM Empty Envelope Fee	\$25.00
ATM Deposit Offage Fee	\$5.00
ATM Surcharge Fee	\$3.00
Debit Card Copy Purchase Draft	\$25.00
Courtesy Pay Fee	\$30.00 per item
Replacement Cards	\$15.00
Inquiries on ATMs	\$2.00 per inquiry
Nonproprietary ATM Withdrawal Fee	\$2.00 After 8 withdrawals in any month (Transactions on our machines do not count towards the 8)

### VISA Fees

VISA Replacement Card	\$10.00
Late Payment	\$25.00
Returned Payment Fee	Up to \$25.00
VISA Statement Copy	\$5.00
Copy Purchase Draft	\$25.00
Foreign Transactions Fee	1.00%

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

Account History Fee (per page)	\$2.00/\$3.00 (mailed)
ACH Stop Payment Fee	\$30.00
ACH NSF Fee	\$30.00
ACH Transfer Fee	\$5.00
Deposit Item Return Fee	\$30.00 or amount of the item, whichever is less
Cashier's Checks	\$5.00 each
Coin Counting	This service is free for our members who have a Draft account with Net Direct Deposit and a \$300.00 balance; otherwise, there is a fee of 5% with a minimum of \$5.00
Fax	\$3.00
Garnishment / Tax Levy	\$50.00
Mailed Item Fee	\$3.00
Overnight Fee	\$30.00
Reprint 1099/1098 Fee	\$5.00
IRA Premature Withdrawals	\$10.00
IRA Account Closure Fee	\$25.00
Money Order Fee	\$3.00
Stale Date Cashier's Check or Money Order	\$10.00
Non-Member Check Cashing Charge	\$5.00
Research, with or without a subpoena	\$25.00 per hour plus cost of check copies
Incorrect Address Fee	\$5.00 per month
Returned Mail Fee	\$5.00 per piece
Statement Copy Fee	\$5.00 per copy / \$7.00 (mailed)
Outgoing Wire Transfer - Domestic	\$30.00
Outgoing Wire Transfer - International	\$50.00
Incoming Wire Transfer - International	\$20.00
Processing International Items (Canadian)	\$25.00
Processing International Items (Non-Canadian)	\$35.00
Late Loan Payment	\$25.00
Foreign Item Collection over \$1000.00	\$25.00 per item
Bill Pay Fee per transaction (if no e-Statements)	\$0.75
Temporary Check Fee	\$2.00 per Sheet of 4 checks
Me2U (Account to Account transfers)	\$2.00 per transfer outside of Fire Police City County FCU

The rates and fees appearing on this schedule are accurate and effective for deposit accounts as of the last Dividend Declaration Date indicated on this schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.