

## RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.

The Credit Union may offer other rates for these accounts from time to time.

Effective Date:

	Share Savings Account	Money Market Savings Account	Christmas Share Account	IRA Savings Account	Special Savings Account*	MatriMoney Account	Share Draft/Checking Account	eGreen Checking Account
<b>DIVIDENDS</b>								
Dividend Rate/ Annual Percentage Yield								
Dividends Compounded	Quarterly	Monthly	Quarterly	Quarterly	Quarterly	Quarterly	—	Monthly
Dividends Credited	Quarterly	Monthly	Quarterly	Quarterly	Quarterly	Quarterly	—	Monthly
Dividends Period	Calendar Quarter	Calendar Quarter	Calendar Quarter	Calendar Quarter	Calendar Quarter	Calendar Quarter	Calendar Quarter	Calendar Month
<b>BALANCE REQUIREMENTS</b>								
Minimum Opening Deposit	\$5.00	\$2,500.00	—	—	—	\$50.00	—	—
Minimum Balance to Avoid Maintenance Fee	\$300.00	—	\$5.00	—	—	—	—	—
Minimum Balance to Avoid Inactivity Fee <small>Inactive Period See Section 7 below</small>	No Inactivity Fee 6 months	\$2,500.00 6 months	No Inactivity Fee 6 months	No Inactivity Fee 61 months	\$50.00 6 months	No Inactivity Fee 6 months	6 months	6 months
Minimum Balance to Earn the Stated APY	\$50.00	\$2,500.00	\$50.00	\$50.00	\$50.00	\$50.00		\$50.00/ \$5,000.00 maximum
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
<b>ACCOUNT LIMITATIONS</b> <small>See Section 6 below</small>	Account limitations apply	Account limitations apply	Account limitations apply	—	—	Account limitations apply	—	Account limitations apply

### TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

*Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate & Fee Schedule 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 Special Savings Accounts, the same rate applies to the following sub-accounts: Mortgage Escrow, and expired MatriMoney<sup>SM</sup> Accounts. For Share Savings, Christmas Share Savings, IRA Savings, Special Savings, MatriMoney<sup>SM</sup>, Money Market Savings

and Share Draft/Checking Accounts the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. 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.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on non cash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Account Limitations.** For Share Savings and Money Market Savings accounts, no more than six (6) preauthorized, automatic or telephone transfers may be

made from these accounts to another account of yours or to a third party in any month and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Share Account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. You may be charged a withdrawal fee of \$5.00 for each withdrawal from the Christmas Share Account. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. An account closure fee will be assessed to the Christmas Share Account if the balance is less than

\$5.00 on March 31 each year resulting in account closure. MatriMoney<sup>SM</sup> Accounts, on the first business day after the wedding date, or if the wedding is cancelled, the account will revert to a Special Savings Account at the current rate, and rules regarding joint Special Savings Accounts apply. The eGreen checking account only earns the Stated APY on balances at or below \$5,000.00. Any funds above \$5,000.00 will earn the same rate as our Share Draft/Checking account. Only one eGreen checking account may be opened per primary member. There are no check-writing privileges with eGreen checking accounts. The account requires at least 1 electronic deposit per month, excluding ATM deposits. Members must have online banking. Members must sign-up for eStatements within the first 30 days of starting their eGreen checking account. At least 5 ATM or Debit card withdrawals must be done each calendar month. Members agree to receiving all notices, newsletters, and other correspondence by electronic media where available.

If the requirements are not met, your eGreen checking rate schedule will be permanently changed to the Share Draft/Checking account rate.

\*An electronic deposit is defined as an Automated Clearing House (ACH), Electronic Direct Deposit, or Incoming Wire Transfer.

**7. Inactive Accounts.** A monthly fee of \$5.00 may be assessed to any account that falls below any applicable minimum balance and no transactions have been made over the specified period. After the account has been transferred to an inactive status a monetary transaction must be made in order to reactivate the account. Share/Draft Checking accounts with a zero balance for sixty (60) consecutive days will be closed/purged. Dividends do not qualify as a monetary transaction.

## Fee Schedule

Account History	\$2.00 per account
Account Reconciliation/Research	\$25.00 per hour (minimum of 1 hour)
ACH (Automated Clearing House) outbound transaction	\$5.00 per transaction
ATM/Debit Card Replacement	\$10.00 per card
Bond Redemption	\$10.00 per bond order
<u>Christmas Savings</u>	
Early Withdrawal	\$5.00 per withdrawal from January 1 through September 30
Minimum Balance	\$5.00 if balance is less than \$5.00 on March 31
Closure Share Draft/Regular Share (within 90 days of opening)	\$10.00 per account
Corporate Check	\$2.50 per check
Counter Check	\$1.00 per check
Debit Card Inactivity (90-day inactive period; closed 6. mos.)	\$5.00 per card
Draft Copy	\$2.00 per copy
Draft Printing	prices vary depending on style
Dormant Membership Account	\$5.00 per year after 1 year dormant
<b>Inactivity</b>	
Checking	\$5.00 per month - after 6 months
Special Savings	\$5.00 per month - after 6 months
Money Market	\$5.00 per month - after 6 months
IRA Annual Fee	\$25.00 per member****
IRA Close and Transfer	\$25.00 per IRA
Items sent for collection	\$6.25 for items less than \$750.00 \$20.00 for all other items
Locator	\$2.00 per returned statement
Maintenance	\$3.00 per month**
Money Order	\$2.50 per money order
NSF Returned Item Fee	\$30.00 per item*
Overdraft Fee	\$30.00 per item***
Overdraft Transfer	\$3.00 per transfer*
Phone Transfers (does not apply to Touch-Tone Teller)	\$3.00 per transfer*
Return Item Fee	\$30.00 per item*
Statement Copy	\$5.00 per copy
Stop Payment	\$30.00 per item*
<u>Wires</u>	
Incoming	\$5.00 per wire transfer
Outgoing	\$20.00 per wire transfer
International incoming	\$20.00 per wire transfer
International outgoing	\$50.00 per wire transfer
Credit Union to Credit Union within	
Alloya Corporate FCU	\$5.00 per transfer
<u>Safe Deposit Box Fees</u>	
3X5	\$25.00 per year
5x5	\$30.00 per year
3X10	\$35.00 per year
5X10	\$50.00 per year
10X10	\$65.00 per year
Replacement key fee	\$25.00 each key
Drill box fee	\$125.00 each box

\*all negotiable and electronic items

\*\*A fee of \$3.00 per month will be charged to your regular share account if the balance falls below \$300.00 anytime during the prior month and no other account relationship is maintained under your primary member number. Member accounts that maintain other account relationships are defined as a member having, aside from their regular share account, at least one of the following additional primary account relationships: Share Draft/Checking, I.R.A., Christmas Savings, Money Market, Share Certificate, any loan, credit card or ISUFUCU authorized insurance products. Any free insurance offers are not included in the definition of other account relationships. Also, the fee will not apply to any

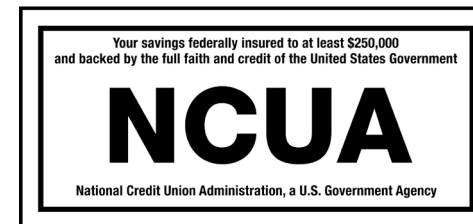
ISUFUCU member account where the primary member is under the age of 21. The \$300.00 minimum balance in regular shares is not required if the ISUFUCU member maintains any one of the other account relationships described above. For new member accounts, the maintenance fee will not be charged for the first 12 months the account is opened. The transaction for the maintenance fee will occur by the final day of each month.

\*\*\* Accounts will be charged the standard Overdraft fee of \$30.00 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$30.00 for items returned. An overdrawn balance must be repaid within 32 days. We may not pay items under your Overdraft Privilege if you do not maintain your account in good standing by bringing your account to a positive balance within a thirty-two (32) day period for a minimum of 24 hours, if you default on any loan or other obligation to Indiana State University Federal Credit Union or if your account is subject to any legal or administrative order or levy.

\*\*\*\* An annual custodial fee of \$25.00 will be assessed to each IRA member on the anniversary of their oldest IRA with the credit union.

## Credit Union Membership

Membership Share: ..... \$ 5.00 par value.



# Rate & Fee Schedule

## Share Savings and Share Draft Accounts



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