

SUBURBAN Federal Credit Union

TRUTH – IN – SAVINGS DISCLOSURE

SAVINGS

Rate and Fee Schedule

The rates, fees, and terms applicable to your account at the Credit Unions are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Rate Schedule

Last Dividend Declaration Date: January 1, 2012

Share Account		Share Draft Account	
DIVIDENDS	Dividend Rate/APY	DIVIDENDS	Dividend Rate/APY
	.20%		.05%
Dividends Compounded	Quarterly	Dividends Compounded	Monthly
Dividends Credited	Quarterly	Dividends Credited	Monthly
Dividend Period	Calendar Quarter	Dividend Period	Calendar Month
BALANCE REQUIREMENTS		BALANCE REQUIREMENTS	
Minimum Opening Deposit	\$5.00	Minimum Opening Deposit	\$50.00
Minimum Balance to Earn the Stated APY	\$100.00	Minimum Balance to Earn the Stated APY	\$500.00
Balance Method	Daily Balance	Balance Method	Daily Balance
ACCOUNT LIMITATIONS	---	ACCOUNT LIMITATIONS	---
(See section 6)		(See section 6)	

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule is 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 as of the last dividend declaration date which is set forth in the Rate Schedule.
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. For all accounts, if you close your account before accrued dividends are credited accrued dividends will not be paid.
5. **Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. 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 all accounts, no account limitations apply.

Fee Schedule

Share Draft Account Fees

- NSF fee..... \$30.00
- Returned Item fee..... \$30.00
- Stop Payment fee..... \$25.00
- Share Draft Printing..... Prices may vary depending on style.
- Information Retrieval fee..... \$2.00 per item
- Copy of Check fee..... \$2.00 per check

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee..... \$20.00 per hour
- Account Research fee..... \$20.00 per hour
- Statement Copy fee..... \$ 5.00 per month
- Deposited Item Returned fee..... \$25.00 per item
- Cashiers' Check fee (after 1 free a month)..... \$ 3.00 per check
- Inactive Account fee (on account under \$50)..... \$ 1.00 per month (after 2 years)
- Non-Member check cashing fee..... \$ 5.00 per check
- Wire Transfers..... \$25.00
- Wire Transfer – International..... \$45.00

Credit Union Membership

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

Your savings federally insured to \$250,000
NCUA
National Credit Union Administration
a U.S. Government Agency

The rates and fees appearing in this Schedule are accurate and effective for the accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 419-531-9683.