



Effective Date: \_\_\_\_\_

These Truth in Savings Disclosures set forth current conditions, rates, fees and charges applicable to your Savings, Checking, and Certificate Accounts at Bankhere, powered by Harborstone Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on these Truth in Savings Disclosures and acknowledges they are part of the Membership and Account Agreement.

Accounts	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn the Stated APY	Dividends Compounded/ Credited	Dividend Period
Transact	-	-	-	-	-	-
Savings	___%	___%	-	-	Monthly	Monthly
Money Market Savings	___%	___%	-	-	Monthly	Monthly
12 Month Certificate	___%	___%	\$500	\$500	Monthly	Monthly

## TRUTH IN SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts above.

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rates and Annual Percentage Yield set forth above are accurate as of the Effective Date, which the Credit Union anticipates paying for the applicable dividend period.
- 3. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. For dividend bearing accounts, 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.** Dividends will begin to accrue on all deposits on the business day you make the deposit to your account.
- 5. Balance Information.** The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to balance in the account each day.
- 6. Certificate Account Features.**
  - a. Account Limitations.** After your account is opened, you may not make additional deposits to a Certificate account.
  - b. Maturity.** Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
  - c. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.
    - i. Amount of Penalty.** The amount of the penalty is based on the term of your account. The penalty schedule is as follows: Terms of 12 months or less - 90 days' dividends; Terms of longer than 12 months - 180 days' dividends.
    - ii. How the Penalty Works.** The penalty is calculated as a forfeiture of part or all of the dividends that have been earned. If the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will not be deducted from the principal.
    - iii. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.
  - d. Renewal Policy.** Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
- 7. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.
- 8. Membership.** As a condition of membership, you must maintain at least one deposit account or loan with Bankhere, powered by Harborstone Credit Union.

<b>Fee Schedule</b>	
Account Research	\$20.00/Hour
Cashier's Check Stop Payment	\$10.00/Request (only on lost/stolen)
<b>General Fees</b>	
Cashier's Check Withdrawal	\$ 2.00/Withdrawal, no charge if to member
Document Retrieval	\$ 3.00/Page; \$20.00/Hour (Minimum \$20.00)
Fax	\$ 1.00/Page (no international)
Foreign Check Processing	\$20.00/Item
Legal Action (garnishment/levies)	\$25.00
Statement Copy	\$ 1.50/Copy
Wire Transfer (Outgoing - Domestic)	\$20.00/Transfer
<b>Account Fees</b>	
Inactive Account	\$ 5.00/Month (No activity for more than 12 months) (Does not include Money Market accounts)
Non-Sufficient Funds	\$30.00/Presentment
Overdraft Transfer	\$ 5.00/Transfer
Returned Item	\$30.00/Presentment
Stop Payment	\$10.00/Item
Check Copy	\$ 1.00/Copy
Card Replacement	\$10.00/Card, no charge at reissue \$50.00/Rush
Nonproprietary ATM Withdrawal/Transfer NSF	\$ 1.00/Transaction
Overnight Check Payment (Bill Pay)	\$30.00

