

## RATE AND FEE SCHEDULE

The rates and fees appearing in this schedule are accurate and effective for the accounts as of the Last Dividend Declaration Date. If you have any questions or require current rate and fee information on your accounts, please contact the credit union.

	Master Shares	Smart Money	Club (Sub)	IRA Shares
<b>DIVIDEND RATE/ ANNUAL PERCENTAGE YIELD</b>	<b>0.10%</b>	<b>0.25%</b>	<b>0.10%</b>	<b>0.50%</b>
	<b>0.10%</b>	<b>0.26%</b>	<b>0.10%</b>	<b>0.51%</b>
MINIMUM BALANCE TO OPEN ACCOUNT	\$25.00	\$1.00	\$1.00	\$1.00
MINIMUM BALANCE TO EARN STATED APY	\$100	\$2,500	\$1	\$1
BALANCE METHOD	DAILY	DAILY	DAILY	DAILY
DIVIDENDS COMPOUNDED	MONTHLY	MONTHLY	MONTHLY	MONTHLY
DIVIDENDS CREDITED	MONTHLY	MONTHLY	MONTHLY	MONTHLY
DIVIDEND PERIOD	MONTHLY	MONTHLY	MONTHLY	MONTHLY

### Master Share (Savings) Accounts, Smart Money Accounts, and Club (Sub) Accounts:

**TRANSACTION LIMITATIONS** - Federal regulations limit the number of transfers or withdrawals from your account. During any month you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, overdraft protection transfers, Point of Sale (POS), checks, drafts or telephonic order or instruction. No more than three of the transfers may be made by check, POS or draft or similar order to a third party. If you exceed the transfer limitations set forth above, your account is subject to a fee in accordance with the Fee schedule as adopted by the Board of Directors from time to time.

#### Savings Certificates:

The Annual Percentage Yield (APY) calculation assumes that the principal and dividends will remain in the certificate until maturity. If you withdrawal the dividends, your APY will be lower. Additions to the principal of the certificate are not allowed. Early withdrawal of any portion of the Savings Certificate principal balance may result in the change of the terms of the certificate or closure of the certificate. The penalty for early withdrawal of the certificate with a term of one year or less will be forfeiture of the lesser of all dividends for 90 days, or all dividends since the date of issuance or renewal (minimum 7 days). STCU will mail a notice to the primary member (owner) of the account at least 30 days prior to maturity. This notice will inform the owner the terms under which STCU proposes to renew the certificate or make the funds available. Savings Certificates will be handled by STCU in the method described in the notice unless the owner notifies STCU otherwise on or before the maturity date. The owner has a grace period of ten (10) business days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. In the event of the death of the member, the certificate must be closed by the beginning of the quarter following the quarter of death. All the funds in the certificate account, including all dividends added to the account are owned by the member and joint owners with full rights of survivorship as listed on the membership card filed with STCU.

#### Checking (Share Draft) Accounts:

You must maintain a minimum daily balance of \$500 in your account to avoid a minimum balance fee. If during any month, your account balance falls below the required minimum daily balance, your account will be subject to a minimum balance fee in accordance with the Fee schedule as adopted by the Board of Directors from time to time.

#### IRA Accounts

**TRANSACTION LIMITATIONS** - You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

### FEATURES COMMON TO ALL ACCOUNTS:

**RATE INFORMATION** The dividend rate and annual percentage yield may change every dividend period. 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 are variable and may change every dividend period as determined by the credit union's Board of Directors.

**NATURE OF DIVIDENDS** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period and cannot be guaranteed.

**DIVIDEND PERIOD** The beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**DIVIDEND COMPOUNDING AND CREDITING** The compounding and crediting of dividends applicable to each account is set forth in the Rate and Fee Disclosure. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period.

**ACCRUAL OF DIVIDENDS** Dividends will begin to accrue on the business day you deposit cash and noncash items (i.e. checks) to your account.

#### BALANCE INFORMATION

The minimum balance requirements applicable to each account are set forth in the Rate and Fee Disclosure. For all accounts, dividends are calculated by the Daily Balance Method which applies a daily periodic rate to the principal in the account each day.

**SERVICE CHARGES** All accounts may be subject to service charges in accordance with the Fee Schedule adopted by Board of Directors from time to time.

**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.

**FEES FOR OVERDRAWING ACCOUNTS** Fees may be imposed on each check, draft item, ATM card withdrawal, debit card withdrawal, debit card point of purchase, 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 payment of a check draft or item. You may consult the Funds Availability Policy 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. Please refer to the Fee Schedule for current fee information.

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**Fee Schedule**

**Master Share/Savings Account**

Membership Fee.....	\$2
Excessive Withdrawal.....	\$5
Dormant Account.....	\$5
Escheated Account Fee	\$50
IRA Share Annual Maintenance.....	\$15
Account Closure (within 90 days of opening).....	\$25

**Draft/Checking Accounts**

Minimum Balance Fee.....	\$2
Insufficient Funds Check/EFT.....	\$30
Paid Insufficient Funds Check/EFT.....	\$5
Stop Payment Order.....	\$20
Copy of Paid Draft.....	\$5
Check Printing.....	Varies
Hand Posting (misprinted/misencoded).....	\$5

**ATM**

Monthly Maintenance.....	\$1
Withdrawal from any account in excess of six per calendar month.....	\$1.00 per withdrawal
Replacement Card.....	\$5
Replacement PIN.....	\$5

**Fees Common To All Accounts**

Return Deposit.....	\$20
Insufficient Funds EFT Item.....	\$30
STCU Issued Check to Third Party (members).....	\$3
STCU Issued Check to Third Party (non-members).....	\$25
Stop Payment STCU Issued Check.....	\$20
Copy of Paid STCU Issued Check.....	\$5
Duplicate Statement.....	\$1 per page
Notary Public.....	Free
Wire Transfer within USA.....	\$20
Wire Transfer outside USA.....	\$40
Return Coin.....	10% of amount
Reconciliation/Research per Hour.....	\$15
Check Cashing.....	\$5
Duplicate Lien Release	\$5
Fax Service per page.....	\$3
Garnishment Processing.....	\$25
Traveler's Checks.....	\$1 per \$100 purchased
Traveler's Checks for two.....	\$2 per \$100 purchased
American Express Gift Checks.....	\$2 per check

