

Rate and Fee Disclosures



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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking and share certificate accounts at Thinkwise Federal 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 this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement.

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited	Dividend Period
April 3, 2017							
Regular Share Youth Share							
\$1-\$2,500	0.05%	0.05%	\$25	\$25		Quarterly	Quarterly
\$2,501-\$5,000	0.10%	0.10%					
\$5,001 and over	0.15%	0.15%					
IRA Deposit							
\$1-\$2,500	0.25%	0.25%	\$5	\$5		Quarterly	Quarterly
\$2,501-\$5,000	0.25%	0.25%					
\$5,001 and over	0.25%	0.25%					
Roth IRA Deposit							
\$1-\$2,500	0.25%	0.25%	\$5	\$5		Quarterly	Quarterly
\$2,501-\$5,000	0.25%	0.25%					
\$5,001 and over	0.25%	0.25%					
Honors Money Market							
\$0-\$2,499.99	0.00%	0.00%	\$ --	\$ --		Monthly	Monthly
\$2,500-\$9,999.99	0.25%	0.25%	\$ --	\$2,500			
\$10,000-\$49,999.99	0.30%	0.30%	\$ --	\$10,000			
\$50,000-\$99,999.99	0.40%	0.40%	\$ --	\$50,000			
\$100,000-\$249,999.99	0.55%	0.55%	\$ --	\$100,000			
\$250,000 and over	0.65%	0.65%	\$ --	\$250,000			
Christmas Club	0.15%	0.15%		\$ --		Quarterly	Quarterly
Term Share							
3 Months	0.60%	0.60%	\$500			Quarterly	Quarterly
6 Months	0.85%	0.85%					
12 Months	1.14%	1.15%					
24 Months	1.39%	1.40%					
36 Months	1.69%	1.70%					
48 Months	1.93%	1.95%					
60 Months	2.28%	2.30%					
Youth Term Share	1.14%	1.15%	\$100			Quarterly	Quarterly
IRA Term Share	1.14%	1.15%	\$500			Quarterly	Quarterly
Roth Term Share	1.14%	1.15%	\$500			Quarterly	Quarterly

Truth in Savings Disclosures

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

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 at any time in the discretion of the Credit Union. All accounts except club accounts are Tiered Rate Accounts. For these accounts, when the account balance is within the specified range for a tier, the Dividend Rate specified for that tier will apply to the entire balance in the account. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. 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.

a. Nature of Dividends.

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

b. 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.

c. Accrual of Dividends.

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, accrued dividends will not be paid.

2. 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 the balance in the account each day.

3. Account Limitations

For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 31 and the account will remain open. If any withdrawal is made from this account before the end of the club term, you will be charged a fee as shown in the fee schedule. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction.

4. 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. Our penalties are on earned dividends only and are equal to the lesser of: (1) all dividends earned since the account opening date or renewal date or (2) 90-days dividends.

ii. How the Penalty Works. The penalty is calculated on the amount of early withdrawal. If earned dividends are insufficient to satisfy the penalty, the penalty will be deducted from the principal balance.

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 establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

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.

e. 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.

Fee Schedule

Share Draft Checking Fees

Share Draft Account Monthly Fee	Free
Check Order	At Cost
Temporary Checks (4 Checks)	\$ 2.50
Non-Member Check Cashing Fee.....	\$ 3.00

ATM/Visa Check Debit Card Fees

Card Issue	Free
Card Replacement	\$ 10.00
Pin Replacement	Free
Rush Order for Card or Pin Replacement	\$ 35.00
Deposits at Thinkwise ATMs	Free
Deposits at CO-OP ATMs	Free
Inquiries	Free
Annual Fee	Free
ATM/check card, or POS overdrawn fee	\$ 25.00
ATM/POS adjustment fee	\$ 5.00
ATM Return Deposit Item Fee (per item)	\$ 18.00
Empty ATM Envelope	\$ 25.00

Withdrawals and Transfers

Thinkwise ATMs	Free
CO-OP ATMs	Free
Foreign ATMs	\$ 1.00
Point-of-Sale	Free

Copy Fees

Personal Check (2 free per statement period)	\$ 5.00
Official Check (per copy)	\$ 2.00
Statement Copy (per month)	\$ 5.00
All Purpose Copy Fee (per copy)	\$ 5.00

General Fees

Account Research (per hour)	\$ 30.00
(when not due to Credit Union error)	
Official Checks	\$ 2.00
Money Orders through Money Gram	\$ 1.00
Return Mail Fees (per item)	\$ 5.00
Wire Transfers - Domestic	\$ 20.00
Account Activity Printout	\$ 5.00
CO-OP Visa Gift Cards.....	\$ 3.50
Account Conversion	\$ 50.00
<i>Starting 5/25/15, the Account Conversion Fee will be:</i>	
1 st occurrence.....	\$50.00
2 nd occurrence.....	\$100.00
3 rd occurrence.....	\$150.00
Verification of Deposits	\$ 10.00
Transfers-By-Phone (per phone call)	\$ 5.00
(Share or Loan Transfers w/ CU Staff by phone)	

Levy/Garnishment	\$ 25.00
Foreign Item Deposit (Foreign Bank)	\$ 25.00
Coin Machine Conversion	Free

Membership Fees

Deposit to Member Equity (one time/non-refundable)	\$ 5.00
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Non-Sufficient Funds (NSF) Fees

Personal Check (per item)	\$ 25.00
Electronic Items (ACH/ATM) (per item)	\$ 25.00
Paid NSF Item (Courtesy Pay) (per item)	\$ 25.00
Web Bill Pay (per item)	\$ 25.00

Overdraft Fees

Overdraft from Shares (per item)	\$ 5.00
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Returned Deposit Item Fees

Returned Deposit Item Fee (per item)	\$ 18.00
(Deposit or Loan Payment)	

Share Savings and Investment Fees

Regular Share Low Balance Fee (per month)	Free
Money Market Fee (more than 6 withdrawals/month)	\$ 10.00
Christmas Club withdrawal and/or closure	\$ 8.00
Dormant Account Fee (per month)	\$ 5.00
Early Account Closure (within 6 month of opening)	\$ 25.00
Electronic Transaction Fee/Reg D	\$ 10.00
(Daily fee when exceeding six (6) electronic transfers or electronic withdrawals from share savings)	

Stop Payment Fees

Personal Check	\$ 18.00
Electronic Items	\$ 18.00
Official Checks	\$ 18.00
Web Bill Pay.....	\$ 30.00
Stop Payment Renewal	\$ 18.00
Stop Payments-Range	\$ 18.00

Electronic Services

Home Banking Fee	Free
Home Banking Check Image	Free
Bill Payer Monthly Service Fee	Free
Bill Payer per check charge.....	Free
E-Statements	Free
Bill Payer Research (per hour)	\$ 30.00
(when not due to Credit Union error)	

Fees and charges listed here apply to Personal Accounts, are accurate as of 4/1/2015 and subject to change.