



TRUTH-IN-SAVINGS DISCLOSURE

Share and Share Draft Accounts

FDCOMMUNITY FEDERAL CREDIT UNION

THE RATES, FEES, AND TERMS ARE APPLICABLE TO YOUR ACCOUNT AT THE CREDIT UNION PROVIDED IN THIS TRUTH-IN-SAVINGS DISCLOSURE. THE CREDIT UNION MAY OFFER OTHER RATES FOR THESE ACCOUNTS FROM TIME TO TIME.

Last Dividend Declaration Date:

RATE SCHEDULE								
ACCOUNT TYPE	<input type="checkbox"/> SHARE	<input type="checkbox"/> HSA Share	<input type="checkbox"/> MoneyOne Share	<input type="checkbox"/> Vacation Share	<input type="checkbox"/> Holiday Share	<input type="checkbox"/> Individual Retirement	<input type="checkbox"/> Share Draft	<input type="checkbox"/> HSA Share Draft
DIVIDENDS Dividend Rate/Annual Percentage Yield (APY)			Tier 1 _____ Tier 2 _____ Tier 3 _____					
Dividends Compounded: Dividends Credited: Dividend Period:	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)
DIVIDENDS Dividends Compounded: Dividends Credited: Dividend Period:	--- --- Average Daily Balance	--- --- Average Daily Balance	--- \$2,500 Average Daily Balance	--- --- Average Daily Balance	--- --- Average Daily Balance	--- --- Average Daily Balance	--- --- Average Daily Balance	--- --- Average Daily Balance
ACCOUNT LIMITATIONS (See Paragraph 6)	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer limitations apply.	---	---	---

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

- 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. The MoneyOne Share account is a tiered rate account. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. If your average daily balance is from \$2,500 to \$10,000, the first tier dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,001 to \$75,000, the second tier dividend rate of annual percentage yield listed for this account will apply. If your average daily balance is \$75,001 or greater, the third tier dividend rate and range of annual percentage yield listed for this account will apply.
- NATURE OF DIVIDENDS** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- DIVIDEND COMPOUNDING AND CREDITING** - The compounding and crediting of dividends and the 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.
- ACCRUAL OF DIVIDENDS** - For all earning accounts, 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.
- BALANCE INFORMATION** - To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- ACCOUNT LIMITATIONS** - For Share, HSA Share, MoneyOne Share, Vacation Club, and Holiday Club accounts, you may make up to six (6) preauthorized, automatic, telephonic or audio response transfers to another account of yours or to a third party during any calendar month. Of these six (6), you may make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automatic clearing house (ACH). You may make unlimited transfers to any of your accounts or to any credit union loan account and may make withdrawals in person, by mail or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.

7. FEES FOR OVERDRAWING ACCOUNTS – Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any 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 paying a check, draft or item. You may consult the Funds Availability Policy Disclosure 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. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

FEE SCHEDULE SHARE AND SHARE DRAFT ACCOUNT FEES	
NSF	\$25.00/Item
Returned Check	\$15.00/First Return Only
Stop Payment	\$15.00/Charged if Presented
Share Draft Printing	Prices may vary depending upon style
Photocopy	\$5.00/Check
Automatic Overdraft Transfer	\$6.00/Transfer
Excess Transaction Fee	\$10.00/Item

OTHER SERVICE FEES (applicable to all accounts)	
Account Reconciliation	\$10.00/Hour
Account Research	\$10.00/Hour
Deposited Item Return	\$15.00/Item
Dormant/Inactive	\$5.00/Month
Wire Transfer: Incoming Outgoing International	\$20.00/Transfer \$20.00/Transfer \$30.00/Transfer
Money Order	\$2.00/Money Order
Travelers Check	No Charge
Travelers Check for Two	\$0.50/\$100.00
Credit Union Check Less Than \$1,000.00	\$2.00/Check

ELECTRONIC FUNDS TRANSFER FEES	
Credit Union Owned ATM	\$25.00/Item
Nonproprietary ATM: First Ten Transactions Per Month Withdrawal/Transfer ATM Balance Inquiry	No Charge \$1.00 \$1.00
P.O.S. Transaction	No Charge
ATM NSF	\$25.00
Bill Pay Stop Payment	\$40.00
Bill Pay NSF	\$40.00

SHARE VALUE	
Par Value of One Share	\$25.00

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration date as indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.