

Truth-in-Savings Act Disclosure

For Variable Rate Shares

1. Rate Information: The Dividend Rate and Annual Percentage Yield (APY) on your account(s), as of the last Dividend Declaration Date are set forth above. The APY 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 a 365-day period. The Dividend Rate and APY are variable and may change as determined by the Credit Union's Board of Directors. Fees and other conditions may reduce your earnings.

2. Nature of Dividends: Dividends are paid from current income and available earnings after providing for required reserves.

3. Compounding and Crediting: Dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

4. Accrual of Dividends: Dividends will begin to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account. Accrued dividends will not be paid on accounts closed before the end of the Dividend Period for the following types: Share, Share Draft, and Kasasa.

5. Balance Information: The Minimum Balance required to open each account is set forth above. Dividends and Minimum Balances are calculated using the Average Daily Balance method. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in that period.

6. CSA: Dividends paid on CSA are based on the average daily balance in the account for the dividend period and the corresponding tier. Tiers are structured as Tier 1: \$0 to \$2499, Tier 2: \$2,500 to \$9,999, Tier 3: \$10,000 to \$49,999, and Tier 4: \$50,000 or more. The average daily balance determines which rate tier is applied. **\$100,000.00 balance in APY quoted.**

7. Split Rate Accounts with Blended APY - Jumbo CSA, Kasasa Cash, and Kasasa Saver: Dividends paid on Jumbo CSA, Kasasa Cash, and Kasasa Saver are based on the average daily balance in each tier of the account for the dividend period. The combination of split rates creates the Blended APY for the dividend period.

If the average daily balance in a Jumbo CSA is over \$500,000, the balance below \$50,000 would earn the rate corresponding with Tier 1, the balance below \$100,000 but greater than \$49,999 would earn the rate for Tier 2, the balance below \$250,000 but greater than \$99,999 would earn the rate for Tier 3, the balance below \$500,000 but greater than \$249,999 would earn the rate for Tier 4, and the balance greater than \$499,999 would earn the rate for Tier 5. **\$1,000,000.00 balance in APY quoted.**

If the average daily balance in a Kasasa Cash is over \$15,000, the balance below \$15,000 would earn the rate for Tier 1 and the balance over \$15,000 would earn the rate for Tier 2. For Kasasa Saver, the Tier 1 limit is increased to \$25,000. For Cash and Saver accounts, when the activity and service requirements are not met, the Base Rate is paid on the entire balance. **\$100,000.00 balance in APY quoted.**

8. Kasasa* Accounts. Cash back paid on Kasasa Cash Back, and Dividends paid on Kasasa Cash and Kasasa Saver accounts, are linked to account activity and services. Dividends paid are based on the average daily balance in the account. Rates are split for each tier with a base rate paid on accounts that do not meet the activity and service requirements. Activity consists of 12 Debit Card purchases and 1 ACH transaction per month. Service requirement is enrollment in CUeStatement, available through our online banking platform. When Kasasa Cash is linked to Kasasa Saver, dividends transfer to the Kasasa Saver account each month. When Kasasa Cash Back is linked to Kasasa Saver, the rewards are deposited directly into the Kasasa Saver. See Membership Agreement and Disclosures for complete program details.

9. Account Limitations: After your account is opened, you may make withdrawals of dividends from your account in any amount available. For variable rate shares in which transfer limitations apply, no more than six (6) preauthorized, automatic, telephone transfers, or transfers made by check, draft, or debit card may be made from these accounts to another of yours or to those of a third party in any month. If you exceed these limitations, your account may be re-classified as a transaction account or closed.

10. Age Requirements: There is no age requirement for credit union membership. Individual programs with age requirements are:

Monty Moose (MM)	0-12
Take Charge (TC)	12-18
Kasasa	18 and older
Sixty Plus (60+)	60 and older

11. Nontransferable/Nonnegotiable: Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure an obligation of an owner, except for any obligation with the credit union.

Information appearing in this Disclosure is accurate and effective for deposit accounts as of August 2018. If you have any questions or require current rate information on your accounts, please call the credit union at 800-326-6190.

*Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Share Account Fees

Inactivity Fees (after 1 year)	\$5.00 per month
Closed before 90 days	\$25.00

Share Draft Account Fees

Business Account Fee	\$10.00 per month
NSF Fee	\$25.00
Overdraft Privilege Fee	\$25.00
ACH Return Item Fee	\$25.00
Stop Payment Fee	\$20.00
Overdraft Transfer Fee	\$1.00
Deposit Item Return Fee	\$10.00
Copy of Check	\$5.00 per item*
History or Statement Copy Fee	\$5.00 per item*
Mini Statement Fee	\$3.00
Account Reconciliation Fee	\$25.00 per hour
Check Printing Fee	Varies
Canadian Check Processing Fee	\$20.00

*Or \$25 per hour, whichever is less

Safe Deposit Boxes

Annual rental fee per size of box	
3x5	\$25.00
5x5	\$35.00
3x10	\$45.00
5x10	\$55.00
10x10	\$75.00
Late Fee (after March 31)	\$5.00 per month
Lost Key	At Cost
Lock Drilling/Replacement	At Cost

Miscellaneous Bill Pay Fees

Overnight Fee	\$14.95
2 nd Day Fee	\$9.95 Standard or \$4.95 Economy
Charitable Donations	\$1.99
Gift Pay	\$2.99
Stop Payment	\$10.00
Returned Item	\$5.00

Other Service Fees (applicable to all accounts)

Photocopies	\$0.25 per page
Fax Fee	\$1.00 per page
Money Order Fee	\$1.00
Corporate Share Draft Fee	\$2.00
Visa Gift Card Fee	\$5.00
Prepaid Card Reload Fee	\$4.95
Return Mail Fee	\$5.00*
Replacement Debit or ATM Card Fee	\$10.00
Debit Card PIN Change Fee	\$2.00
Wire Transfer, Domestic	\$15.00
Wire Transfer, Foreign	\$30.00
Synergent CU Member Wire	\$5.00
Western Union Wire Fee, outgoing	\$25.00
Coin Machine	5% of coins processed

*Per occurrence, unless otherwise noted

Fees may reduce your earnings.

Account Service Fees

The rates and fees appearing in this Rate and Fee Schedule are accurate and effective as of the date inside. If you have any questions or require current rate and fee information on your accounts, please call New Dimensions Federal Credit Union at 800-326-6190.

Visa Foreign Transactions: Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars.

A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Visa will charge 0.8% for international transactions that do not involve currency conversions.

The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

Visa assessed surcharge/access fee for ATM or manual cash disbursement transactions initiated outside of the U.S. region: Visa assesses a cash disbursement fee of 0.15% + US \$0.50 on international ATM transactions where a surcharge fee has been assessed. The 0.15% applies to the amount of cash disbursed and not the surcharge/access fee. In other words, if \$200 is disbursed and a \$3.00 surcharge fee is applied, the 0.15% will be based on the \$200.

Visa Cash Disbursement Transactions outside the U.S. region without an Access/Surcharge Fee Assessed: If a surcharge fee is not assessed on a qualified Visa and Plus ATM international and regional cash disbursement transaction, the ATM cash disbursement fee will be assessed based on the location of the acquirer as follows: Asian Pacific, 0.52% + US \$0.65; Canada, US \$1.25; Central/Eastern Europe, Middle East, and Africa, 0.42% + US \$0.55; Europe, US \$1.50; Latin America and the Caribbean, 0.52% + US \$0.65.



Federally Insured by NCUA

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