

# FEE SCHEDULE

## Share Draft Account Fees

- NSF fee: ..... \$ 25.00 per item.
- Stop Payment fee: ..... \$ 5.00 per request.
- Share Draft Printing fee: ..... Prices may vary depending upon style.
- Share Draft Monthly Service fee: ..... \$ 5.00 per month if the minimum balance is not maintained and member has no loans maintained.
- Draft Copy fee: ..... \$ 2.00 each.
- Share Draft Card Replacement fee: ..... \$ 3.00 per card.

## Other Service Fees (applicable to all accounts)

- Statement Copy fee: ..... \$ 1.00 per copy.
- Wire Transfer (outgoing) fee: ..... \$ 7.00 per transfer.
- Certified Check fee: ..... \$ 1.00 per check.

## Credit Union Membership

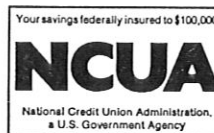
- Membership Share: ..... \$ 5.00 par value.
- Membership fee: ..... \$ .25.

# RATE & FEE SCHEDULE

SHARE AND  
SHARE DRAFT  
ACCOUNTS

SWINDELL DRESSLER CREDIT UNION  
441 SMITHFIELD ST.  
PITTSBURGH, PA 15222

(412) 562-7178



The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

## RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.

The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date:

RATE SCHEDULE				
	<input type="checkbox"/> Regular Share Account	<input type="checkbox"/> Christmas Club Account	<input type="checkbox"/> Vacation Club Account	<input type="checkbox"/> Share Draft Account
<b>DIVIDENDS</b>				
Dividend Rate/Annual Percentage Yield				
Dividends Compounded	Quarterly	Quarterly	Quarterly	---
Dividends Credited	Quarterly	Quarterly	Quarterly	---
Dividend Period	Calendar Quarter	Calendar Quarter	Calendar Quarter	---
<b>BALANCE REQUIREMENTS</b>				
Minimum Opening Deposit	\$5.00	---	---	---
Minimum Balance to Avoid a Service Fee	---	---	---	\$250.00
Minimum Balance to Earn the Stated APY	\$100.00	\$100.00	\$100.00	---
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	---
<b>ACCOUNT LIMITATIONS</b>				
See Section 6 below.	Account deposit and withdrawal limitations apply.	Account deposit limitations apply.	Account deposit limitations apply.	---

### TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

*Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.*

**1. 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 Regular Share, Christmas Club and Vacation Club 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.

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

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and 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.

**4. Accrual of Dividends.** For Regular Share, Christmas Club and Vacation Club accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Share, Christmas Club and Vacation Club accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Draft accounts, there is a minimum balance to avoid a service fee. If the minimum balance is not met, there will be a fee as set forth on the reverse side. For Regular Share, Christmas Club, and Vacation Club accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Regular Share, Christmas Club and Vacation Club 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 principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. Account Limitations.** 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 30 and the account will remain open. For a Vacation Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after July 30 and the account will remain open. For Regular Share accounts the maximum balance is \$100,000.00 & the minimum withdrawal is \$25.00. For Christmas Club and Vacation Club accounts the maximum balance is \$100,000.00. For Share Draft accounts, no account limitations apply.