

Fort Community Credit Union Truth in Savings Disclosure

Effective Date: March 1, 2011

Prepared by: _____

Revision Date: March 18, 2015

Date: _____

This Disclosure Contains Information About Your:

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain A.P.Y.	Dividend Rate	Annual Percentage Yield	Account Terms
<input type="checkbox"/> Regular Checking	\$100	Not Applicable	Not Applicable	Not Applicable	<ul style="list-style-type: none"> ▪ No Minimum balance requirement. ▪ No service charge or per check fee. ▪ Cancelled checks are truncated.
<input type="checkbox"/> Teen Checking	\$50	Not Applicable	Not Applicable	Not Applicable	<ul style="list-style-type: none"> ▪ No Minimum balance requirement. ▪ No service charge or per check fee. ▪ Cancelled checks are truncated.
<input type="checkbox"/> Dividend Checking	\$1,000	\$1,000	_____%	_____%	<ul style="list-style-type: none"> ▪ Minimum daily balance \$1000-No monthly maintenance fee. ▪ Maintenance fee if minimum is not maintained-\$5 per month plus \$.25 per check ▪ Cancelled checks are truncated. ▪ **Dividends are calculated on daily balance and compounded & credited to your account monthly ▪ The dividend rate and annual percentage yield may change at our discretion. ▪ Click for rates.
<input type="checkbox"/> Statement Savings	\$5 under 18 \$50 over 18	\$5	_____%	_____%	<ul style="list-style-type: none"> ▪ There is no service charge for this account ▪ **Dividends are calculated on daily balance and compounded & credited to your account quarterly. ▪ The dividend rate and annual percentage yield may change at our discretion. ▪ Click for rates.
<input type="checkbox"/> Christmas Club	\$5	\$5	_____%	_____%	<ul style="list-style-type: none"> ▪ **Dividends are calculated on daily balance and compounded & credited to your account annually. ▪ The dividend rate and annual percentage yield may change at our discretion. ▪ Dividends forfeited if account is closed on or before September 30. ▪ Click for rates. ▪ Early withdraw fee may apply after the account has been opened for 7 days.
<input type="checkbox"/> Change Up Savings	Not applicable	Not applicable	_____%	_____%	<ul style="list-style-type: none"> ▪ **Dividends are calculated on daily balance and compounded & credited to your account quarterly. ▪ No Minimum balance requirement. ▪ There is no service charge for this account ▪ The dividend rate and annual percentage yield may change at our discretion. ▪ Click for rates. ▪ The account requires a FCCU checking account, MasterCard Debit card, Change Up Savings and eStatement.

When you enroll in FCCU's Change Up Savings Program, MasterCard Debit card purchases made by you or a joint owner of your membership account will be rounded up to the next whole dollar amount. The difference between the purchase amount and the next whole dollar will be deposited to your Change Up Savings account. If your MasterCard Debit card purchase is subsequently returned, cancelled or reversed, the corresponding Change Up Savings transfer will remain in your Change Up Savings account.

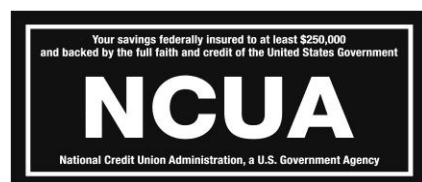
Account Limitations: No deposits are permitted to the Change Up Savings account. Only Change Up transfers are allowed into this account.

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain A.P.Y.	Dividend Rate	Annual Percentage Yield	Account Terms												
<input type="checkbox"/> Money Fund	\$100	Tier #1 \$0-1,999.99 Tier #2 \$2000-9,999.99 Tier #3 \$10,000-24,999.99 Tier #4 \$25,000-99,999.99 Tier #5 \$100,000 and over	_____% _____% _____% _____% _____%	_____% _____% _____% _____% _____%	<ul style="list-style-type: none"> No monthly service charge. Transaction limitations-Unlimited transactions in person, six (6) automatic transfers per month, including checks. \$5 charge per transfer in excess of six (6). **Dividends are calculated on daily balance and compounded & credited to your account monthly The dividend rate and annual percentage yield may change at our discretion. <p>Click for rates.</p>												
<input type="checkbox"/> Certificate Account <input type="checkbox"/> IRA Certificate 91 Day 182 Day 12 Month 18 Month 24 Month 30 Month 36 Month 48 Month 60 Month <input type="checkbox"/> Certificate Special _____ Month	\$1,000 \$1,000 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$2,000	\$1,000 \$1,000 \$500 \$500 \$500 \$500 \$500 \$500 \$500 \$2,000	_____% _____% _____% _____% _____% _____% _____% _____% _____% _____%	_____% _____% _____% _____% _____% _____% _____% _____% _____% _____%	<ul style="list-style-type: none"> Maturity date-The initial date will be stated on your certificate. Transaction limitations-After the account is opened, you may not make deposits into the account until the maturity date. **Dividends are calculated by the daily balance method and are compounded & credited to your account according to the terms shown below. If any of the deposit is withdrawn before the maturity date, early withdrawal penalties will be assessed according to the terms below. <table border="0"> <thead> <tr> <th><u>Term</u></th> <th><u>Compounding & Crediting</u></th> <th><u>Early Withdrawal Penalty</u></th> </tr> </thead> <tbody> <tr> <td>91 Day</td> <td>Quarterly</td> <td>30 Days</td> </tr> <tr> <td>182 Day</td> <td>Semi-Annually</td> <td>30 Days</td> </tr> <tr> <td>12 mo to 60 mo</td> <td>Quarterly</td> <td>180 Days</td> </tr> </tbody> </table> <ul style="list-style-type: none"> This account will automatically renew at maturity for the term and rate in effect at that time for similar certificates. You will have a ten (10) calendar day grace period from the maturity date to withdraw the funds or modify the account. IRA Certificates Only: There will be no early withdrawal penalty assessed for partial withdrawals if IRA certificate holder is over 59 1/2 years of age. <p>Click for rates.</p>	<u>Term</u>	<u>Compounding & Crediting</u>	<u>Early Withdrawal Penalty</u>	91 Day	Quarterly	30 Days	182 Day	Semi-Annually	30 Days	12 mo to 60 mo	Quarterly	180 Days
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*Annual Percentage Yield assumes principal and dividends remain on deposit at the same rate for one year. Withdrawal of dividends will reduce earnings.

**Dividend Information-For non-term deposit accounts, dividends are paid from current and available income after required reserve transfers at the end of each dividend period.

We use the daily balance method on a 365 day basis to calculate dividends. This method applies a daily periodic rate to the principal balance in the account each day.





FORT COMMUNITY CREDIT UNION

ACH WHOLESAL E CREDITS

1. Provisional Payment Disclosure.

Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payments to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

2. Notice Disclosure. Under the Operating Rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will

not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

3. Choice of Law Disclosure. We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.



FORT COMMUNITY CREDIT UNION

FUNDS AVAILABILITY POLICY DISCLOSURE

Revised 7/21/2011

- 1. Your Ability to Withdraw Funds From Your Checking Account at Fort Community Credit Union.** Our policy is to make funds from your deposits available to you on the same business day as the day we receive your deposit. Once they are available, you can withdraw the funds in cash and/or we will use the funds to pay checks that you have written. This disclosure describes our policy for holds on your checking account. Our policy for holds on other accounts may vary. **Please remember that even after funds are made available to you, and you have withdrawn funds, you are still responsible for the checks you have deposited that are returned to us unpaid and for any other problems involving your deposit.** For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before 5:30 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:30 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.
- 2. Reservation of Right to Hold.** In some cases we will not make all of the funds that you deposit by check available to you on the same business day as the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day

after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

- 3. Longer Delays May Apply.** We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:
 - You deposit checks totaling more than \$5,000 on any one day.
 - You redeposit a check that has been returned unpaid.
 - You have overdrawn your account repeatedly in the last six months.
 - We believe a check you deposit will not be paid.
 - There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fourth business day after the day your deposit would otherwise be available for withdrawal.

- 4. Holds on Other Funds (Check Cashing).** If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.
- 5. Holds on Other Funds (Other Account).** If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere

in the disclosure for the type of check that you deposited.

- 6. Deposits at Automated Teller Machines.** Funds from any deposits (cash or checks) made at Automated teller machines (ATMs) will not be available until the fifth business day after the day of our deposit.
- 7. Immediate Availability.** Funds from the following deposits are available the same business day as the day we receive your deposit:
 - US Treasury checks that are payable to you.
 - Wire transfers, including preauthorized credits, such as social security benefits and payroll payments.
 - Checks drawn on Fort Community Credit Union.
 - Cash
 - State and local government checks that are payable to you.

- 8. Special Rules for New Accounts.** Funds from all other check deposits not for immediate availability, will be available on the seventh (7) business day after the day of your deposit.

We welcome further questions that you may have regarding availability of your deposited funds.

