

For questions or inquiries, contact:



Expree Credit Union
 100 Moore Drive
 Frankfort, KY 40601
 (502) 564-5597 or (833) 439-7733

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: _____

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Share Savings			Variable	Quarterly	Quarterly	\$5.00	No	\$5.00
Holiday Club			Variable	Quarterly	Quarterly	N/A	No	N/A
Vacation Club			Variable	Quarterly	Quarterly	N/A	No	N/A
Kids Club			Variable	Quarterly	Quarterly	\$5.00	No	N/A
Money Market:								
\$0 – 2,499.99			Variable	Monthly	Monthly	\$2,500.00	No	See the tiers identified in column 1.
\$2,500 – 9,999.00								
\$10,000 – 24,999.99								
\$25,000 – +								
IRA Savings			Variable	Quarterly	Quarterly	N/A	No	N/A
Share Draft Checking						\$5.00	No	N/A
Pathway Checking						\$5.00	No	N/A

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change quarterly for Share Savings, Kids Club, Holiday Club, Vacation Club, and IRA Savings or Monthly for Money Market as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited and is set forth above. The "Month or Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate interest on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.

6. TRANSACTION LIMITATIONS. For Share/Savings, Kid's Club, IRA Savings, and Money Market Share Savings accounts: During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed. **For Holiday Club accounts:** The entire balance will be transferred to your Share/Saving account on or after the 2nd week of October and the account will remain open. If you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. **For Vacation Club accounts:** The entire balance will be transferred to your Share/Saving account on or after the 2nd week of May and the account will remain open. If you withdraw from your account, you will be charged a fee as disclosed in the Fee Schedule. **For Share Draft Checking accounts:** No account limitations apply. Pathway Checking may be available to members who do not qualify for Share Draft Checking. Please contact us for more information.

7. COURTESY PAY. Courtesy Pay may allow members who are in "good standing" to overdraw their share draft checking account up to \$530. The account must be open at least 90 days. To be in "good standing", you must be (1) bringing the account to a positive balance at least once every 30 days or less; (2) current on all loans and obligations; (3) no past charge-offs that have not been fully recovered; (4) there are no tax levies, garnishments, or other legal action against the account; and (5) there is no negative report with Chex Systems in the past 2 years. If you overdraw your account, we may, at our discretion, pay overdrafts up to the \$530 limit. You will be assessed either a NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the \$530 limit. Courtesy Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. We will send you notice each time an overdraft occurs. If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds.

8. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate quarterly for Share Savings, Holiday Club, Vacation Club, Kids Club, and IRA Savings and monthly for Money Market. There are no limitations on the amount the rate can change.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: _____

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
<input type="checkbox"/> Share Certificate <input type="checkbox"/> IRA Certificate									
6 Months			Fixed	Quarterly	Quarterly	For Share Certificate: \$500.00 For IRA Certificate: \$1,000.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
12 Months								180 Days Dividends	
18 Months								180 Days Dividends	
24 Months								180 Days Dividends	
36 Months								180 Days Dividends	
48 Months								180 Days Dividends	
60 Months								180 Days Dividends	

- RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings.
- COMPOUNDING AND CREDITING.** The frequency with which interest will be compounded and credited is set forth above. The "Quarter" begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.
- MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.
- BALANCE COMPUTATION METHOD.** We use the *Average Daily Balance* to calculate interest on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
- ACCRUAL OF INTEREST.** Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.
- MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.
- EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the interest has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that interest will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.
- RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____ :

FEE SCHEDULE

SAVINGS AND CHECKING ACCOUNTS, ACH, AND HOME BANKING/BILL PAY TRANSACTIONS

Non-Sufficient Funds (NSF)	\$30.00 per item
Returned Item (from another institution)	\$5.00 per item
Overdraft Transfer from savings for clearance of checks, ACH, or Checkcard transactions	\$4.00 per item
Courtesy Pay Fee	\$30.00 per item
Excessive Transfer Fee (Reg D)	\$15.00 per item
Stop Payment Fee	\$12.50 per item or \$30.00 if NSF
Check Copy Fee	\$2.00 per item
Statement Copy Fee	\$2.00 per month
Account Reconciliation	\$15.00 per hour
Record Searches/Research	\$10.00 per hour
Inactivity/Dormancy Fee (no member initiated activity for 2 years)	\$5.00 per month
Holiday Club Early Withdrawal (4 allowed per year) Holiday/Vacation Club Accounts	\$15.00 per item

ATM AND CHECKCARD TRANSACTIONS. In addition to the applicable fees to the right, the following fees may apply:

Foreign Currency Transaction Fee	1%
CheckCard – Gift Card Purchase Fee	\$3.00
Replacement Card Fee	\$5.00 per card
Rush Card Fee	\$20.00 per card

WIRE TRANSFERS, NEGOTIABLE ITEMS, AND SPECIAL TRANSACTIONS:

Wire Transfer – Outgoing – Domestic	\$10.00 per item
Wire Transfer – Outgoing – International	\$50.00 per item
Cashier's Certified, or Official Check (First one of the day is free)	\$3.00 per item

SAFE DEPOSIT BOXES. Safe Deposit Boxes may not be available at all branches.

3" x 5"	\$24.00 per year
5" x 5"	\$36.00 per year
3" x 10"	\$36.00 per year
5" x 10"	\$48.00 per year
Lost Key Fee	\$10.00 per key
Drill Fee: third-party service provider fees apply	\$50.00
Replacement Lock Fee	\$30.00

MISCELLANEOUS FEES AND CHARGES

Returned Mail/Address Search Fee (after 2 times)	\$5.00 per item
Shipping/Overnight Fee	\$35.00
Garnishment Modification Fee	\$50.00
Legal Action Implementation Fee	\$150.00
Levies/Garnishment	\$20.00

