



# FREESTONE CREDIT UNION

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## SHARE & SHARE DRAFT ACCOUNTS RATE & FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Freestone Credit Union are provided in this Rate and Fee Schedule. The Freestone Credit Union may offer other rates for these accounts from time to time.

Share Account Fees		Share and Share Draft Account Fees	
Returned Deposited Checks	<b>\$2.00 ea.</b>	Returned Deposited Checks	<b>\$2.00 ea.</b>
Returned ACH Drafts	<b>\$35.00 ea.</b>	Returned Checks / Drafts / ACH	<b>\$35.00 ea.</b>
		Stop Payments / ACH Revocation	<b>\$35.00 ea.</b>
		Overdraft Privilege (if applicable)	<b>\$35.00 ea.</b>
<b>Other Service Fees (Applicable to All Accts.)</b>		Wire Transfers	<b>\$20.00 ea.</b>
Money Orders / Teller Checks	<b>\$2.00 ea.</b>	International Wire Transfers	<b>\$30.00 ea.</b>
Gift Cards	<b>\$4.00 ea.</b>	ATM/Debit Card Replacement	<b>\$5.00 ea.</b>
Day-N-Night Teller / Bill Pay / Online Banking / Money Desktop	<b>FREE</b>	Automatic Transfers - Savings or Checking	<b>\$2.00 ea.</b>
Account Reconciliation & Research Fee – \$5.00 minimum + copy fees	<b>\$15.00 per hour</b>	Interim Statements – one free per quarter	<b>\$3.00 ea.</b>

*Except as specifically described, the following disclosures apply to all of the accounts.*

### Section 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 all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

### Section 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.

### **Section 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 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.

### **Section 4. Accrual of Dividends.**

For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

### **Section 5. Balance information.**

The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share and Share Drafts 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 all 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.

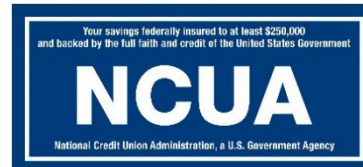
### **Section 6. Account Limitations.**

- For Share, Kirby Kangaroo, and CU Succeed Accounts, during any month, you may not make more than six (6) electronic withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or home banking transfer. No more than six (6) transfers may be made by draft, ATM or debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to an over six (6) electronic transactions penalty fee or closure by the credit union. If an electronic transaction draws your savings below minimum, no more electronic transfers will be permitted. (Regulation D)
- For Money Market Accounts, no more than six (6) withdrawals are allowed each month. You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.
- For a Christmas Club account, the entire balance will be paid to you by check on or after November 1 (unless otherwise requested) and the account will remain open.
- For Share Draft accounts, no account limitations apply.
- For IRA accounts, limitations governed by the IRS.

<b>RATE SCHEDULE</b>	<i>Share Account</i>	<i>Share Draft Account (Checking)</i>	<i>Money Market Account</i>
<i>Last Dividend Declaration Date</i>	7/1/2013	4/1/2014	4/1/2018
Dividend Rate	Dividend Rate *APY	Dividend Rate *APY	Dividend Rate *APY
<i>Dividends</i> *Annual Percentage Rate – APR *Annual Percentage Yield - APY	0.05% 0.050%	0.10% 0.100%	0.15% Tier 1 0.150% 0.20% Tier 2 0.200% 0.25% Tier 3 0.250%
Dividends Compounded	Quarterly	Monthly	Monthly
Dividends Credited	Quarterly	Monthly	Monthly
Dividend Period	Calendar Quarter	Calendar Month	Calendar Month
<b>BALANCE REQUIREMENTS</b>	<i>Share Account</i>	<i>Share Draft Account (Checking)</i>	<i>Money Market Account</i>
Minimum Opening Deposit	\$25.00	\$100.00	\$2,500.00
Minimum Balance to Earn the Stated APY	\$100.00	\$500.00	Tier 1 \$2,500.00 Tier 2 \$10,000.00 Tier 3 \$25,000.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance
Account Limitations See Section 6	Account transfer limitations apply	N/A	Account transfer limitations apply

<b>RATE SCHEDULE</b>	<i>IRA Accounts</i>	<i>Vacation, Christmas &amp; Other Savings Accounts</i>	<i>Kirby Kangaroo &amp; CU Succeed Accounts</i>
<i>Last Dividend Declaration Date</i>	4/1/2018	7/1/2013	7/1/2013
Dividend Rate	Dividend Rate *APY	Dividend Rate *APY	Dividend Rate *APY
<i>Dividends</i> *Annual Percentage Rate – APR *Annual Percentage Yield - APY	0.50% 0.501%	0.05% 0.050%	0.05% 0.050%
Dividends Compounded	Quarterly	Quarterly	Quarterly
Dividends Credited	Quarterly	Quarterly	Quarterly
Dividend Period	Calendar Quarter	Calendar Quarter	Calendar Quarter
<b>BALANCE REQUIREMENTS</b>	<i>IRA Accounts</i>	<i>Vacation, Christmas &amp; Other Savings Accounts</i>	<i>Kirby Kangaroo &amp; CU Succeed Accounts</i>
Minimum Opening Deposit	\$100.00	\$10.00	No Minimum
Minimum Balance to Earn the Stated APY	N/A	N/A	N/A
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance
Account Limitations See Section 6	Account transfer limitations apply	Account transfer limitations apply	Account transfer limitations apply

The rates and fees appearing in this Schedule are accurate and effective for deposit 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 accounts, please call the Credit Union.



**Your savings federally insured to at least \$25,000 and backed by the full faith and credit of the United States Government.  
National Credit Union Administration a U.S. Government Agency**