

FEE SCHEDULE

This Fee Schedule outlines the fees and charges that apply to all variable rate share accounts at the credit union. Fees are subject to change.

Savings Account Fees

Statement Copy Fee	\$1.00 per statement
IRA Premature Closing Fee	\$20.00
Restraining Notice Fee	\$25.00
Tax Levy Fee	\$25.00
Account Reconciliation Fee	\$25.00 per hour
Account Research Fee	\$25.00 per hour
Inactive/Dormant Account Fee	\$5.00 per month starting after 24 months of no activity initiated by the member

Closed Account Fee	\$5.00 if closed within first six months of opening
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Abandoned Property Fee	\$25.00 per account after 3 years of no activity
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Teller Area Fees

Early Withdrawal Fee/Christmas Club	\$5.00 per withdrawal
Money Order Fee	\$3.00 per money order
Money Order Stop Payment Fee	\$30.00 per money order
Official Check Fee	\$5.00 per check
Teller/Electronic Check Fee	\$3.00 per check
Travel Money Card	\$4.95 per card
Gift Card	\$3.95 per card
Handling of Foreign Check Items	Any fee associated with processing checks is passed on to the member.
Coin Sorting Machine Fee	5% of processed amount
Requested Copy of Deposited Check	\$1.00 per copy

General Fees

Incoming Wire Transfer Fee	\$15.00 per wire received
Outgoing Wire Transfer Fee	\$35.00 for National
Outgoing Wire Transfer Fee	\$70.00 for International
Wire Recall	\$60.00 Fee
Request/Amendment	\$20.00 Fee
Proof of Wire Payment	\$30.00 per draft
Corp. Check Stop Payment Fee	\$2.00 per copy
Corporate Check Copy Fee	No Fee
Change of Address at Credit Union	No Fee
Change of Address via Post Office	\$5.00 Fee
Address Unavailable/No Forwarding from Post Office	\$10.00 One Time Fee

Share Draft Account Fees

Returned Draft Charges	\$ 30.00 NSF
	\$ 30.00 Uncollected
	\$ 30.00 ACH Return NSF
Share Draft Copy Fee	\$ 2.00 per copy
Stop Payment Fee	\$30.00 per draft
Certified Share Draft Fee	\$10.00 per draft
Check Printing Fee	Price varies depending on style
Counter Check Fee Account Reconciliation Fee	\$1.00 per sheet of 4
Overdraft Privilege Fee	\$25.00 per hour
	\$25.00 per item

ATM/Electronic Funds ATM Usage Fees

There will be an allowance of six (6) ATM withdrawals per month before a \$2.00 fee per withdrawal is assessed. Excluded are any ATM machines owned by Cornerstone CF CU which are totally free for our debit and credit cardholder's usage. Any fees assessed will be charged to your share draft account. If the funds are unavailable, we will automatically charge any remaining accounts you have on deposit.

Replacement of Debit Card	\$10.00 per card
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PayRailz Fees

Expedited Check Delivery Fee	\$41.95
P2P Real Time Debit Card Fee	\$4.95

Safe Deposit Fees

3 x 5 Box.....	\$37.80 per year
5 x 5 Box.....	\$43.20 per year
3 x 10 Box.....	\$54.00 per year
5 x 10 Box.....	\$81.00 per year
10 x 10 Box.....	\$108.00 per year
Box Late Fee.....	\$20.00
Box Drilling Fee.....	\$400.00
Lost Key Fee.....	\$100.00
Missed Drilling Appointment Fee.....	\$100.0



Cornerstone
Community Federal Credit Union

Bank. Borrow. **Experience Freedom.**



TRUTH IN SAVINGS DISCLOSURE



CORNERSTONE COMMUNITY FCU

Share Accounts

Truth-In-Savings Disclosure, Rate & Fee Information

The following factors may affect the amount of dividends and the annual percentage yield you receive on your credit union account.

NATURE OF DIVIDENDS

All accounts with the exception of our basic share draft accounts and term accounts (share certificates), are considered variable rate accounts. The dividend rate and annual percentage yield applicable to an account may therefore change as often as each dividend period listed for the various credit union accounts as approved by the Board of Directors of Cornerstone Community FCU.

Basic share draft accounts (checking) are non-dividend bearing accounts.

Dividends are paid from current income and accumulated earnings, after required transfers to reserves at the end of the dividend period.

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD

As used in this disclosure, “dividend rate” means the dividends paid (or expected to be paid) on an account, without giving effect to the compounding of previously earned dividends, shown as an annual figure and expressed as a percentage of the account balance; and “annual percentage yield” or “APY” means a percentage rate reflecting the total amount of dividends expected to be earned in a year on an account, based on the dividend rate and the frequency of compounding accrued dividends.

All disclosures concerning the APY applicable to an account (other than term accounts) assume that the dividend rate disclosed remains in effect for one year and that dividends are not withdrawn.

ACCRUAL OF DIVIDENDS

Dividends will begin to accrue on both cash and noncash (checks) deposits the morning following the business day the funds were deposited to your account. The average daily balance method uses the beginning balance of each day for its dividend calculation.

COMPOUNDING AND CREDITING

Dividends for all accounts, except term accounts, are compounded and credited for the dividend period as follows:

	Div. Period	Compounded	Credited
Regular Shares	Quarterly	Quarterly	Quarterly
Money Market Accts	Monthly	Monthly	Monthly
Christmas Club	Quarterly	Quarterly	Quarterly
IRA Share Accts	Quarterly	Quarterly	Quarterly
Junior Savings	Quarterly	Quarterly	Quarterly
Other Suffix Accts	Quarterly	Quarterly	Quarterly
Community Checking	Monthly	Monthly	Monthly
Community Savings	Monthly	Monthly	Monthly

The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

MINIMUM BALANCE REQUIREMENTS

In order to join the credit union and use the many services available, you must deposit at least \$5.00, the par value of a share, into the regular share account. This \$5.00 must remain in the account at all times.

Dividends for variable rate accounts are calculated using the average daily balance method that applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the beginning daily balance in the account for each day of the period and dividing that figure by the number of days in the period.

The minimum balance required to open an account and receive dividends are as follows:

	Min Balance to Open Acct	Min Average Daily Balance to Earn APY
Regular Shares	\$5	\$50
Money Market Accts	\$2,500	\$2,500
Christmas Club	–	\$50
IRA Share Accts	–	\$50
Junior Savings	\$5	\$5
Other Suffix Accts	–	\$50
Community Checking	–	*
Community Savings	–	\$1,000

In order to earn the annual percentage yield disclosed on the rate table for a particular account, you must maintain an average daily balance as stated above during the entire dividend period. If your average daily balance falls below the stated amount above, you will not earn any dividends during that dividend period.

*COMMUNITY CHECKING ACCOUNT

Every month the entire balance of the Community Checking will earn a “lower” dividend rate, however, if all the qualifications are met as defined in the Community Checking Disclosure, then a much higher dividend rate will be applied towards the first \$10,000 of the account balance. Any balance over \$10,000 will earn the lower dividend rate.

MONEY MARKET ACCOUNT

Our Money Market Account is a Tiered Rate Account. If your account balance is \$2,500.00 to \$4,999.99, the first dividend rate and annual percentage yield listed for this account in the Money Market Rate Schedule will apply. If your account balance is \$5,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account in the Money Market Rate Schedule will apply. If your account balance is \$25,000.00 to \$49,999.99, the third dividend rate and annual percentage yield listed for this account in the Money Market Rate Schedule will apply. If your account balance is \$50,000.00 or higher, the fourth dividend rate and annual percentage yield listed for this account in the Money Market Rate Schedule will apply.

Once a particular balance range is met, the dividend rate and annual percentage yield will apply to the full balance of your account.

PREMIUM MONEY MARKET ACCOUNT

Our Premium Money Market Account is a Tiered Rate Account. The initial opening deposit must be funds that are not currently on deposit with Cornerstone. If your account balance is \$25,000.00 to \$49,999.99, the first dividend rate and annual percentage yield listed for this account in the Premium Money Market Rate Schedule will apply. If your account balance is \$50,000.00 to \$99,999.99, the second dividend rate and annual percentage yield listed for this account in the Premium Money Market Rate Schedule will apply. If your account balance is \$100,000.00 or higher, the third dividend rate and annual percentage yield listed for this account in the Premium Money Market Rate Schedule will apply.

Once a particular balance range is met, the dividend rate and annual percentage yield will apply to the full balance of your account.

CLOSING AN ACCOUNT

For any account, except term accounts, if you close your account before accrued dividends are credited, you will not be paid any dividends for the dividend period. If you close your primary membership share within 6 months, you will be charged a \$5.00 closing fee.

If you prematurely close your Individual Retirement Account (IRA), you will be charged a \$20.00 closing fee.

TRANSACTION LIMITATIONS

The credit union limits cash withdrawals to \$5,000.00 per member per day. Exceptions may be made pending availability of cash on hand and management’s approval.

If a member withdraws funds from their Christmas Club prior to the yearly payoff, there is a \$5.00 fee per withdrawal.

Should the credit union Board of Directors and management feel it is necessary, and as stated in the credit union bylaws, the credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before the withdrawal.

