

Fee Schedule

Savings & Transaction Accounts



Rate & Fee
Schedule

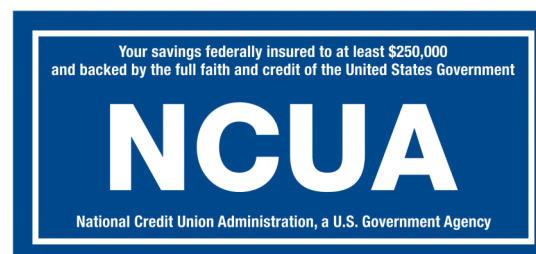
Washington Area FCU

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Federally chartered as Washington Area Teachers FCU



Credit Union Membership

- Membership Share...\$10.00 par value
- Inactive Accounts
 - Inactive Share >18 months.....\$5.00/month

Transaction Account Fees

- Overdraft Transfer Fee.....\$5.00 after (5) per month
- *NSF Fee.....\$25.00 per item
- Stop Payment Fee.....\$20.00 per request
- Check Copy at Office Fee...\$1.00 per check
- Check Copy by Mail Fee.....\$1.50 per check
- Check Copy by Fax Fee.....\$3.00 per check
- Statement Copy.....\$2.00/month
- Statement Copy by Fax.....\$3.00/month
- Returned Statement/Undeliverable...\$5.00/statement
- Debit Card Replacement Fee.....\$10.00
- PIN Replacement Fee.....\$5.00

Other Service Fees (applicable to all accounts)

- Account Reconciliation Fee...\$20.00/hour (1 hr min.)
- Deposited Item Return Fee.....\$10.00 per item
- Fax.....\$25/page

Electronic Funds Transfer Fees

- *Overdraft Protection (NSF) Fee (Debit/ATM Card, ACH, and Bill Payment).....\$25.00 per item
- Third Party Wire Fee
 - Domestic.....\$20.00
- Onetime Origination Fee.....\$5.00, not to exceed (4) per year

*Note: Transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed may impact the total amount of fees incurred by the member.

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.

| Type | Balance | Annual Percentage Rate | Annual Percentage Yield | Minimum Deposit |
|-----------------|----------------------------|------------------------|-------------------------|-----------------|
| Regular | \$0.01 to \$5,000.00 | 0.05% | 0.05% | \$10.00 |
| Regular | \$5,000.01 to \$10,000.00 | 0.05% | 0.05% | \$5,000.01 |
| Regular | \$10,000.01 to \$40,000.00 | 0.10% | 0.10% | \$10,000.01 |
| Regular | \$40,000.01 and up | 0.15% | 0.15% | \$40,000.01 |
| IRA | | 0.15% | 0.15% | |
| Holiday | | 0.05% | 0.05% | |
| Special Savings | | 0.05% | 0.05% | |

Truth-in-Savings Account Disclosure

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

1. Rate Information: The Annual Percentage Yield is a percentage rate that reflects the total amount of dividend to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Savings, Miscellaneous Share Savings, Holiday, and IRA accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the CU's Board of Directors. The Dividend Rates and APY are the prospective rates and yields that the CU anticipates paying for the applicable dividend period. The Share Savings is a Tiered Rate Accounts. If the account balance is \$5,000 or below, the first Dividend Rate and APY listed for this account in the Rate Schedule will apply. If the account balance is from \$5,000.01 to \$10,000, the Second Dividend Rate and APY listed for this account will apply. If the account balance is from \$10,000.01 to \$40,000, the Third Dividend Rate and APY listed for this account will apply. If the account balance is greater than \$40,000, the Fourth Dividend Rate and APY listed for this account will apply. Once a particular balance

range is met, the Dividend Rate and APY for that balance range will apply to the full balance of the account.

2. Share Par Value: Washington Area Teachers FCU by-laws require one share in a regular share savings account as condition to admission to membership. One share is the minimum balance required to open that account.

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

4. 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.

***Notice:** We reserve the right at any time to require not less than seven (7) days notice in writing before each withdrawal from a dividend bearing account other than a time deposit or from any other savings account as defined by Reg. D.

5. Accrual of Dividends: Dividends will begin to accrue on the business day the deposit is made to the account. For all accounts, if the account is closed during a dividend period before accrued dividends are credited, accrued dividends for that period will not be paid.

6. Balance Information: The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings, Miscellaneous Share Savings, Holiday, and IRA 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.

7. Account Limitations: For all accounts, no account limitations apply.