

## CHECKING ACCOUNTS TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE:**

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ ANNUAL PERCENTAGE YIELD (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Checking	.10 / .10	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	—
High Five Checking	.10 / .10	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	—
Prestige Checking	.10 / .10	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	—
Student Checking	.10 / .10	Monthly	Monthly	Monthly (Calendar)	—	—	\$500.00	Average Daily Balance	—
Plus Checking	.20 / .20	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	\$1,500.00	Average Daily Balance	—
High Five Plus Checking	.20 / .20	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	\$1,500.00	Average Daily Balance	—
Prestige Plus Checking	.20 / .20	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	\$1,500.00	\$1,500.00	Average Daily Balance	—
Money Market Checking	\$2,500.00 to \$9,999.99 .25 / .25 \$10,000.00 to \$24,999.99 .25 / .25 \$25,000.00 to \$49,999.99 .35 / .35 \$50,000.00 to \$99,999.99 .35 / .35 \$100,000.00 or greater .35 / .35	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Fresh Start Checking	—	—	—	—	100.00 or Direct Deposit	—	—	—	Account limitations apply.

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**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 Regular Checking, High Five Checking, Prestige Checking, Student Checking, Plus Checking, High Five Plus Checking, Prestige Plus Checking, and Money Market Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**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.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated 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.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements

applicable to each account are set forth in the Rate Schedule. For Plus Checking, High Five Plus Checking, and Money Market Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. If the aggregate balance in your savings, checking, and certificate accounts combined (based on the same member number) falls below \$200.00 at the end of the calendar month, there will be a service fee as stated in the Fee Schedule. This fee will be waived if you have a loan, Prestige Checking, or Prestige Plus Checking account. For Regular Checking, High Five Checking, Prestige Checking, Student Checking, Plus Checking, High Five Plus Checking, Prestige Plus Checking, and Money Market Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For Money Market Checking accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Fresh Start Checking accounts, we will review your account after one year. If the account remains in good standing, we may convert it to a Regular Checking account. If we note any abusive activity within the 12 month period after account opening, your Fresh Start Checking account will be subject to closure. For Regular Checking, High Five Checking, Prestige Checking, Student Checking, Plus Checking, High Five Plus Checking, and Prestige Plus Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit

card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$5.00

**9. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

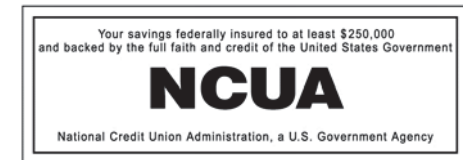
<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Account Reconciliation	\$10.00/Hour
Account Research/Special Handling	\$25.00
Bad Address (Returned Mail)	\$5.00/Month
Cashier's Check	\$2.00/Check (Credit Union checks cleared by the Credit Union)
Copy of Cashier's Check	\$5.00/Check
Deposit Item Return	\$10.00/Item
Dormant Account	\$4.00/Month after 1 year(s)
Fax:	
Local	\$5.00 for 2 pages \$2.00 for additional pages
Long Distance	\$7.00 for 2 pages \$2.00 for additional pages
Fed Ex/Express Mail	\$20.00
Legal Process (tax levies, summons)	\$25.00 or what is allowed by law
Money Order	\$1.25/Money Order
Statement Copy	\$3.00/Copy
Telephone Request	\$1.00/Call
Travelers Check	\$1.00/\$100.00
Travelers Check for Two	\$1.00/\$100.00
Western Union	\$25.00/Transfer (Subject to additional Western Union fees based on wire amounts and location of pick ups)
Wire Transfer (Outgoing)	\$15.00/Transfer
Wire Transfer (International Bank Outgoing)	\$65.00
<b>CHECKING ACCOUNT FEES</b>	
Check Copy	\$3.00/Check
Check Paid Held Funds	\$24.00/Check
Check Order	Prices may vary depending upon style
NSF/Check Returned	\$24.00/Item
Overdraft Privilege	\$24.00/Item
Overdraft Protection	\$1.00/Item
Returned Item	\$24.00/Item
Stop Payment	\$20.00/Request
<b>EFT FEES</b>	
ACH Stop Payment	\$20.00
ATM Balance Inquiry	\$1.00
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
Bill Pay Stop Payment	\$20.00

Debit Fed Ex/Overnight	\$30.00
Duplicate Card	\$5.00/Card
Visa Check Card NSF	\$24.00/Item
<b>SAFE DEPOSIT BOX FEES</b>	
	Full                      Discounted
3" x 5" Box	\$20.00/Year      \$15.00
3" x 10" Box	\$35.00/Year      \$25.00
5" x 5" Box	\$30.00/Year      \$20.00
5" x 10" Box	\$55.00/Year      \$35.00
10" x 10" Box	\$85.00/Year      \$50.00
Eligible for discount pricing when opened for members with two (2) products – one (1) must be a checking account – and an aggregate membership balance of \$10,000.00 or more in loans and/or deposits. Contents not insured by NCUA	
Drilling of Boxes	Prices vary depending upon location
Duplicate Key	\$2.00/Key
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Prime Savings – Reopen</b>	\$5.00
<b>Plus Checking - Minimum Balance</b>	\$8.00/Month if minimum balance is not maintained
<b>Plus Checking - Account Maintenance</b>	\$6.00/Month if aggregate balance in combined savings, checking, and certificate accounts falls below \$200.00 at any time during the month; waived with loan account
<b>High Five Plus Checking - Minimum Balance</b>	\$8.00/Month if minimum balance is not maintained
<b>High Five Plus Checking - Account Maintenance</b>	\$6.00/Month if aggregate balance in combined savings, checking, and certificate accounts falls below \$200.00 at any time during the month; waived with loan account
<b>Prestige Checking - Service</b>	\$6.00/Month
<b>Prestige Plus Checking - Service</b>	\$6.00/Month
<b>Prestige Plus Checking – Minimum Balance</b>	\$8.00/Month if minimum balance is not maintained
<b>Money Market Checking - Minimum Balance</b>	\$8.00/Month if minimum balance is not maintained
<b>Money Market Checking - Check Limitation</b>	\$10.00/Check if more than three (3) checks per month
<b>Money Market Checking - Excessive Withdrawal</b>	\$2.00/Withdrawal if more than six (6) per month
<b>Fresh Start Checking - Service</b>	\$10.00/Month

<b>Fresh Start Checking - Account Maintenance</b>	\$6.00/Month if aggregate balance in combined savings, checking, and certificate accounts falls below \$200.00 at any time during the month; waived with loan account
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**Routing and transit number 311175093**

**Please see our website (bfcu.org) for center locations**



# SAVINGS ACCOUNTS TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.  
The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Prime Savings Account	.25% / .25%	Monthly	Monthly	Monthly (calendar)	\$5.00	See Section 5	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Special Purpose Savings Account	.25% / .25%	Monthly	Monthly	Monthly (calendar)	---	---	\$200.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
My Money Account	.25% / .25%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Quick Money Account	.25% / .25%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
Barksdale Buddies Savings Account	.25% / .25%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Prime Savings Account	.25% / .25%	Monthly	Monthly	Monthly (calendar)	\$5.00	---	---	Average Daily Balance	Account transfer limitations apply.
Christmas Club Account	1.50% / 1.50%	Annually	Annually	Annually (calendar)	---	---	---	Daily Balance	Account transfer, withdrawal and deposit limitations apply.

## ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

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 Prime Savings, Special Purpose Savings, My Money Account, Barksdale Buddies Savings Account, and IRA Prime Savings Accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Christmas Club Accounts, the Dividend Rate and Annual Percentage Yield may change annually as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yield as of the last dividend declaration date, which is set forth in the Rate Schedule.

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.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated 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.

4. Accrual of Dividends. For all earning accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

For Christmas Club accounts, if you close your account before accrued dividends are credited, dividends will not be paid. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Prime Savings accounts, there is a minimum balance requirement to avoid a service fee for the dividend period. If the aggregate balance in your combined savings, checking and certificate accounts (based on the same member number) falls below \$200.00 at any time during the month in the calendar month, there will be a service fee as stated in the Fee Schedule. This fee will be waived if you have a credit union loan account. For Prime Savings and Special Purpose Savings accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend 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. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Prime Savings, Special Purpose, My Money, Quick Money and Barksdale Buddies Accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Prime Savings, Special Purpose, My Money, Quick Money, Barksdale Buddies Accounts and you will be charged a fee as disclosed in the fee schedule for each preauthorized, automatic, or telephone transfer in excess of six (6) per calendar month. For IRA Prime Savings and Christmas Club accounts, you may not make any preauthorized, automatic or telephone transfers from your account at any time. For Christmas Club accounts, the entire balance will be transferred to your Prime Savings account on or after November 5th and the account will remain open. If you wish to make a withdrawal from your Christmas Club account at any other time, you will forfeit all accrued dividends on the amount withdrawn. However, any accrued dividends will be paid if you make a withdrawal from your account within the first seven (7) days of the date you open it. Your Christmas Club account balance may not exceed \$5,000.00 during any one club period.



7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information. For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

## FEE SCHEDULE

### Prime Savings Fees

- Excessive Withdrawal..... \$2.00/Preauthorized, automatic or telephone transfer; if more than six (6) per month
- Account Maintenance..... \$6.00/Month If aggregate balance in combined savings, checking and certificate accounts falls below \$200.00 at any time during the month; waived with loan account

### Special Purpose Savings Fees

- Excessive Withdrawal..... See Above

### My Money Account Fees

- Excessive Withdrawal..... See Above
- For children age 13-17
- At age 18, My Money Account will be changed to a Prime Savings Account (See Truth-in-Savings Disclosure)
- If a full time student, My Money account will be changed to a Prime Savings at 24 years of age

### Barksdale Buddies Savings Fees

- Excessive Withdrawal..... See Above
- For children from age 0-12
- At age 13 the Barksdale Buddy Savings Account will be changed to a My Money Account

### Other Service Fees (applicable to all accounts)

- Account Reconciliation.....\$10.00/Hour
- Account Research/Special Handling.... \$25.00
- Printout/Statement Copy..... \$3.00/Copy
- Deposited Item Return.....\$10.00/Item
- Wire Transfer (Outgoing)..... \$15.00/Transfer
- International Bank Wire Transfer (Outgoing)..... \$65.00
- Cashiers Check..... \$2.00/Check
- Money Order.....\$1.25/Money Order
- Travelers Check for One (1)..... \$1.00/\$100.00
- Travelers Check for Two (2)..... \$1.00/\$100.00
- Fax Copies
  - Local.....\$5.00 for 2 pages  
\$2.00 for additional pages
  - Long Distance..... \$7.00 for 2 pages  
\$2.00 for additional pages
- Legal Process.....\$25.00  
Or what is allowed by law
- Dormant Account.....\$4.00/Month  
After one year
- Telephone Request.....\$1.00/Call
- Western Union.....\$25.00/Transfer  
(Subject to additional Western Union fees based on wire amounts and location of picks ups)
- Copy of Cashiers Check..... \$5.00/Check
- Reopen Prime Savings Account..... \$5.00
- NSF/Check Returned.....\$24.00/Item
- NSF/ACH Debit.....\$24.00/Item
- Savings Transfer.....\$1.00/Item
- Fed Ex/Express Mail.....\$20.00
- Bad Address (Return Mail) Fee..... \$5.00/Month

### EFT Fees

- VISA Check Card NSF..... \$24.00/Item
- Nonproprietary ATM Usage..... \$1.00/Transaction
- ATM Issue/Reissue..... \$5.00/Card
- Duplicate Card..... \$5.00/Card
- ATM Balance Inquiry..... \$1.00
- Debit/ATM Fed EX Fee/Overnight Fee. \$30.00
- ACH Stop Payment..... \$20.00
- Bill Pay Stop Payment.....\$20.00

### Safe Deposit Box Fees

	<u>Discount</u>	<u>Full</u>
- Annual Rental Size 3x5.....	\$15.00	\$20.00
- Annual Rental Size 5x5.....	\$20.00	\$30.00
- Annual Rental Size 3x10.....	\$25.00	\$35.00
- Annual Rental Size 5x10.....	\$35.00	\$55.00
- Annual Rental Size 10x10.....	\$50.00	\$85.00
- Eligible for discount pricing when opened for members with two (2) products - one must be a checking account - and an aggregate membership balance of \$10,000.00 or more in loans and/or deposits. Contents not insured by NCUA.		
- Drilling of Boxes.....	Prices may vary depending upon location	
- Duplicate Key.....	\$2.00/Key	

### Share Value

- Par Value of One Share..... \$5.00

### Account Fees

- Membership.....\$5.00
- Routing and Transit Number..... 311175093

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