

# Rate Schedule

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.

Dividend Declaration Date: March 20, 2017

Date Payable: April 1, 2017

Rate Schedule																					
	Share Savings Account	Christmas Club Account	Checking Account																		
<b>DIVIDENDS</b>																					
Dividend Rate/Annual Percentage Yield	<table border="0"> <tr> <td></td> <td><b>APR</b></td> <td><b>APY</b></td> </tr> <tr> <td>\$50 - \$ 3,999.99</td> <td>0.125%</td> <td>0.125%</td> </tr> <tr> <td>\$4,000 - \$19,999.99</td> <td>0.250%</td> <td>0.250%</td> </tr> <tr> <td>\$20,000 + above</td> <td>0.500%</td> <td>0.501%</td> </tr> </table>		<b>APR</b>	<b>APY</b>	\$50 - \$ 3,999.99	0.125%	0.125%	\$4,000 - \$19,999.99	0.250%	0.250%	\$20,000 + above	0.500%	0.501%	<table border="0"> <tr> <td><b>APR</b></td> <td><b>APY</b></td> </tr> <tr> <td>.125%</td> <td>.125%</td> </tr> <tr> <td colspan="2">Matures November 9, 2017</td> </tr> </table>	<b>APR</b>	<b>APY</b>	.125%	.125%	Matures November 9, 2017		0.00%
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Dividends Compounded	Quarterly	Annually	N/A																		
Dividends Credited	Quarterly	Annually	N/A																		
Dividend Period	Calendar Quarter	Annually	N/A																		
<b>BALANCES</b>																					
Minimum Opening Deposit	\$50.00	-	-																		
Minimum Balance to Avoid Fee	\$50.00	-	-																		
Minimum Balance to Earn Stated APY	\$50.00	-	-																		
Balance Method	Daily Balance	Daily Balance	Daily Balance																		

## WITHDRAWAL LIMITATIONS

See below.

## TRUTH-IN-SAVINGS DISCLOSURE

**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 Share Savings Accounts the Dividend Rate and Annual Percentage Yield may change quarterly, for Christmas Club Accounts the Dividend Rate and Annual Percentage Yield may change yearly as determined by the Credit Union's Board of Directors.

**Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The compounding and crediting of dividends and dividend period applicable to each account are given in the Rate Schedule. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

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. Dividends will begin to accrue on deposits (cash or checks or EFTs) 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.

**Balance Information.** The minimum balance requirements applicable to each account are given in the Rate Schedule. For Checking accounts and share accounts there is a minimum daily balance required to avoid a service fee for the statement period. If the minimum daily balance is not met, there will be a service fee charged as set forth under the Rate & Fee Schedule on the reverse side. For Share Accounts there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance Method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**Withdrawal Limitations.** For Share Accounts no more than six (6) preauthorized, automatic transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account will be subject to being closed. For checking accounts no withdrawal limitations apply.

# Seagoville Federal Credit Union

2209 North Highway 175  
Seagoville, Texas 75159

Tel # 972/287-5685  
972/287-2911 ext 4030 & 4031

## Fee Schedule

Effective April 1, 2017

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### Share (Savings) Account Fees

Membership fee to open account	\$1.00
Monthly fee when Share Account balance falls below \$50 for 3 consecutive months	\$5.00
Non-sufficient funds item	\$30.00

### Checking Account Fees

Non-sufficient funds item	\$30.00
Automatic Overdraft (per check)	\$3.00
Copy of check (2 free per mo)	\$2.00
Check Printing Fee	Price varies depending on style

### Debit/Check Card & ATM Card Fees

Cash withdrawal, each attempt	\$1.00
Balance inquiry, each	\$1.00
VISA foreign currency transaction fee	1%
Replacement Debit Card	\$5.00
Replacement Debit Pin	\$2.00
VISA Gift Card Fee	\$3.00

### Other Fees

Account printout, current or previous month	\$1.00/page
3 <sup>rd</sup> party check	\$3.00
Returned deposit item	\$15.00
Stop payment issuance/renewal	\$25.00
Revocation of ACH authorization	\$25.00
Western Union transfer	\$20.00
Express Overnight letter	\$30.00
Priority 2-Day Letter	\$30.00
Wire transfer – outgoing	\$20.00
Wire transfer – incoming	\$5.00
International Wire transfer – outgoing	\$35.00
Account research/reconciliation, per hour (\$20 min)	\$20.00
Undeliverable Mail	\$2.00

SFCU's goal is to provide a variety of cost efficient and convenient services designed to serve your personal financial needs. Fees and other requirements are subject to change without notice, at any time, by the Board of Directors.

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## FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all deposit accounts.

Our policy is to make funds from your deposits (government checks, cashier's checks, postal money orders and electronic direct deposits) available to you on the same day we receive the deposit with the following exceptions: Checks over \$1000 will be available on the 2<sup>nd</sup> business day after you make the deposit, unless an exception hold applies. Funds which are to be handled as an exception will be deposited into the member's savings account and will be available in no more than 7 business days after the deposit was made. \$200 will be available the next business day after your deposit was made. Once they are available, you can withdraw funds in cash (up to \$2000 per day) and we will use the funds to pay checks that you have written or EFT items you have incurred.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:30 PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:30 PM or on a day we are not open, we will consider that the deposit was made on the next

business day we are open. Please note that a deposit to your account may not be available until the next business day in the ATM Network.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we are not going to make all of the funds from your deposit available on the day we receive your deposit, we will tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.