

FEE SCHEDULE

Savings Account Fees

- Christmas Club Early Withdrawal Fee: \$15.00 if withdrawn before November 1
- Dormant Account Fee (no activity for 1 year and no current address). \$10.00 per month
- Paper Statement Fee for Active Home Banking Users. \$2.00 per month

Checking Account Fees

- Minimum Account Opening Deposit. \$5.00
- NSF Fee \$25.00 per item
- Returned Item Fee \$25.00 per item
- Stop Payment Fee \$25.00 per request
- Check Printing Fee Prices vary with style
- Checking Plus Fee \$3.00 per month
- First Step Checking Fee \$8.00 per month

Other Service Fees (applicable to all accounts)

- Account Reconciliation Fee \$25.00 per hour
- Statement Copy Fee \$5.00 per copy
- Deposited Item Return Fee \$25.00 per item
- Items Sent for Collection Fee \$25.00 per item
- Account Reopen Fee \$25.00
- Cashier's Check Fee (under \$500.00). . . . \$2.00 per check
- Money Order Fee \$1.50 per money order
- Travelers Check Fee \$1.00 per \$100.00
- Check Copy Fee \$5.00 per copy
- Automatic Overdraft Transfer Fee. \$2.00 per transfer after three (3) transfers per month
- Automatic Bill Payer Plus Fee \$5.95 per month
- International Wire (outgoing) Fee \$47.00 per wire
- Domestic Wire (outgoing) Fee \$20.00 per wire
- Western Union (outgoing) Fee \$20.00 per wire
- Western Union (outgoing) Intl Fee. \$47.00 per wire
- Credit Union to Credit Union (outgoing) Fee \$20.00 per wire
- Garnishment/Levy Fee \$40.00
- Loan Modification Fee \$50.00
- Loan Refinance Fee. \$100.00
- Non-Member Check Cashing Fee. \$5.00 per item
- Overdraft Loan Activation Fee \$25.00
- Negative Balance Fee \$25.00
- PIN Replacement Fee. \$5.00

Electronic Funds Transfer Fees

- Nonproprietary ATM Withdrawal Fee \$.75 per withdrawal
- NSF Fee \$25.00
- Replacement Card Fee \$15.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-In-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

RATE & FEE SCHEDULE

Share Accounts

Hammond Office
7144 Kennedy Ave.
Hammond, IN 46323
(219) 548-6800
Fax: (219) 844-2916

Valparaiso Office
2801 Boilermaker Ct.
Valparaiso, IN 46383
(219) 548-6800
Fax: (219) 548-8200

Portage Office
389 W. Highway 6
Valparaiso, IN 46385
(219) 762-2930
Fax: (219) 763-7549



TRUTH-IN-SAVINGS DISCLOSURE

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.

Effective Date:

RATE SCHEDULE

	<input type="checkbox"/> Regular Savings Account	<input type="checkbox"/> Special Savings Account	<input type="checkbox"/> IRA Account	<input type="checkbox"/> Daily Cash Account	<input type="checkbox"/> Escrow Account	<input type="checkbox"/> Christmas Club Account	<input type="checkbox"/> Checking Account
DIVIDENDS Dividend Rate / Annual Percentage Yield							
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	—	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	—	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	—	Calendar Month	Calendar Month
BALANCE REQUIREMENTS							
Minimum Opening Deposit	\$5.00	—	\$10.00	\$2,500.00	—	—	\$5.00
Minimum Balance to Avoid a Service Fee	—	—	—	—	—	—	—
Minimum Balance to Earn the State APY	\$200.00	\$200.00	\$200.00	\$2,500.00	—	\$200.00	\$1,000.00
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	—	Daily Balance	Daily Balance
ACCOUNT LIMITATIONS See Section 6 below	Account transfer limitations apply.	Account transfer limitations apply.	—	Account transfer limitations apply.	—	Account transfer	—

TRUTH-IN-SAVINGS 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 Savings, Special Savings, IRA, Daily Cash, Christmas Club and 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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. Dividends 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.

4. Accrual of Dividends. For Regular Savings, Special Savings, IRA, Daily Cash, Christmas Club and Checking 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, accrued dividends will not be paid.

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 any 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 set forth in the Rate Schedule. For Regular Savings, Special Savings, IRA, Daily Cash, Christmas Club and Checking 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 Regular Savings, Special Savings, IRA, Daily Cash, Christmas Club and Checking accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Regular Savings, Special Savings and Daily Cash accounts, no more than six (6) preauthorized, automatic, or telephone 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 may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. You may be charged a withdrawal fee for each withdrawal from the account. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the accounts is opened. For IRA, Escrow and Checking accounts, no account limitations apply.