

**SAGELINK CREDIT UNION**  
**ACCOUNT DISCLOSURE**  
EFFECTIVE February 15, 2018

**RATE SCHEDULE FOR VARIABLE RATE ACCOUNTS**

*Discontinued Account Types	Share Savings	Sub / Club Savings	Christmas Savings	Hi Yield Daily	Hi Yield Checking	MoneyLink Checking	Checking	Flex IRA	Escrow Account
<b>Dividends</b>									
Dividend Rate	0.05%	0.05%	0.05%	Rate 0.20% on \$1,000 < \$25,000 APY 0.20%	0.10%	N/A	N / A	0.10%	0.05%
Annual Percentage Yield (APY)	0.05%	0.05%	0.05%	Rate 0.25% on \$25,000 < \$75,000 APY 0.25%	0.10%	N/A	N / A	0.10%	0.05%
Dividends Compound	Quarterly	Quarterly	Quarterly	Monthly	Monthly	None	None	Quarterly	Quarterly
Dividends Credited	Quarterly	Quarterly	Quarterly	Monthly	Monthly	None	None	Quarterly	Quarterly
Dividends Period	Quarterly	Quarterly	Quarterly	Monthly	Monthly	None	None	Quarterly	Quarterly
<b>Balance Requirements</b>									
Minimum Opening Balance	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$0.00
Minimum Required Balance	\$5.00	\$5.00	\$5.00	\$5.00	\$0.00	\$0.00	\$0.00	\$5.00	\$0.00
Minimum to Earn Interest	\$50.00	\$50.00	\$50.00	\$1,000.00	\$1,000.00	N/A	N / A	\$250.00	\$100.00
Balance Computation Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	None	None	Daily Balance	Daily Balance
Account Transfer Limitation	No	No	No	Yes	No	No	No	No	No
<b>Account Limitations – Share Savings, Sub Savings, Christmas Savings, Kid Cash, Hi Yield Daily, Hi Yield Checking, and Escrow Account</b> Minimum balance required to obtain the Annual Percentage Yield for the dividend period. See schedule of Fees.									
<b>Account Limitations – Checking and Hi Yield Checking</b> – Check Printing costs vary. See schedule of Fees.									
<b>Account Limitations – Flex IRA</b> - Minimum balance required to obtain the Annual Percentage Yield for the dividend period. Subject to Individual Retirement Account Master Agreement.									
<b>RATE INFORMATION</b>	The Dividend Rate and Annual Percentage Yield on your account are set forth the above. 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 the frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield may change based on the Dividend Period cited above as determined by the Board of Directors.								
<b>NATURE OF DIVIDENDS</b>	Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.								
<b>COMPOUNDING AND CREDITING</b>	Dividends will be compounded and credited as indicated above. The dividend for each account is set forth above. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.								
<b>ACCRUAL OF DIVIDENDS</b>	Dividends will begin to accrue on all deposits (cash and non cash) on the business day you make the deposit to your account.								
<b>BALANCE INFORMATION</b>	The minimum balance required to open each account is set forth above. For accounts using the Daily Balance Method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.								
<b>ACCOUNT LIMITATIONS</b>	The account limitations for each account are set forth above. For an account in which transfer limitations apply, no more than six (6) pre-authorized 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.								
<b>ACCOUNT CLOSING</b>	Accrued dividends will be paid on closed accounts at time of closure.								

**SAGELINK CREDIT UNION FEE DISCLOSURE - May 1, 2017**

GENERAL FEES		GENERAL FEES	
ACCOUNT CLOSING FEE – Membership or IRA Plan closed within 90 days of opening	\$10.00	SAFE DEPOSIT RENTAL	Depends on size
ACCOUNT SERVICE FEE- Fee waived if member has maintained a \$300 average balance from the sum of all accounts at the same household during prior month, or had an active loan or Credit Card during the current or prior year, or has an active checking account as determined by a check clearing or ATM transaction, or if member is under 24 or over 61 years of age.	\$7.00	(3X10) \$25/Year (5X10) \$40/Year (10X10) \$70/Year	
		SAFE DEPOSIT DRILL FEE	\$200.00
		SAFE DEPOSIT REPLACEMENT KEY	\$20.00
		STATE LIEN CHILD SUPPORT – 10% of lien (\$60.00 Minimum and \$100 Maximum)	VARIES
ACH RETURNED ITEM	\$29.00	STATEMENT COPY FEE - Per Statement	\$5.00
ACH STOP PAYMENT FEE	\$29.00	VERIFICATION FORMS – Loans and Savings	\$10.00
BAD ADDRESS FEE – Per Month	\$5.00	WIRE FEE DOMESTIC – Inside US	\$20.00
BULK COIN – Free for \$50.00 or less - 5% thereafter (Loose or Rolled)	5%	INCOMING WIRE FEE	\$10.00
CARFAX FEE	\$25.00	<b>ATM FEES / DEBIT MASTERCARD FEES</b>	
CHECK COPY Cashed / Cleared Checks (Free on Home Banking)	\$5.00	ATM WITHDRAWAL FEE – Per item	\$1.50
COLLECTION ITEM	\$29.00	Free withdrawals at Credit Union ATM's and five free at foreign ATM's	
COURTESY CHECK CASHING FEE – Check payable to a non member negotiated by a member with the ID of the payee	\$5.00	ATM / DEBIT CARD REPLACEMENT/REOPEN FEE	\$10.00
CREDIT UNION CASHIERS CHECK	\$1.00	ATM DEPOSIT ADJUSTMENT FEE	\$5.00
CREDIT UNION CASHIERS CHECK COPY	\$10.00	COPY OF DEBIT MASTERCARD DRAFT	\$10.00
CREDIT UNION CASHIERS CHECK STOP PAYMENT – restrictions apply	\$29.00	FOREIGN TRANSACTION FEE	
DORMANT ACCOUNT FEE – Accounts with no activity in the previous 12 months	\$5.00	Transaction outside US in foreign currency	1.00% of Amount
GARNISHMENT / LEVY FEE	\$60.00	Transaction outside US in US currency	0.80% of Amount
GENERAL COPY / FAX FEE Per Page	\$1.00	<b>CHECKING ACCOUNT FEES</b>	
GUARANTEE SIGNATURE SERVICE	\$10.00	ACCOUNT RECONCILEMENT/RESEARCH – Minimum \$25.00	\$25.00 / Hour
LAND CONTRACT COLLECTION FEE - Per Collection	\$25.00	CHECK PRINTING	VARIES
LEGAL – ATTORNEY WORK (SUBPONEAS ETC)	\$70.00 + Costs	FREEDOMLINK CHECKING	\$20.00/Month
LIEN PERFECTION – (TITLES AND UCC-1 FILING) ACTUAL COST	Actual Costs	NON SUFFICIENT FUNDS – Per item returned	\$29.00
LIEN VERIFICATION	\$25.00	PAID OVERDRAFT ITEM – Per paid item	\$29.00
LOAN ADJUSTMENT – Reversal of loan payment (Non Credit Union error)	\$25.00	QUICK CHECKS – Per page	\$4.00
LOAN RATE EVALUATION FEE	\$10.00	STOP PAYMENT FEE	\$29.00
LOAN EXTENSION, SKIP A PAYMENT OR MODIFICATION	\$25.00	<b>VISA FEES</b>	
MEMBER TERMINATION FEE – Account balance remains between 0 & \$5 for two calendar months, account will be closed and fee will be equal to balance	Balance of Account	AUTHORIZED USER CARD	\$5.00
MORTGAGE SUBORDINATION AGREEMENT	\$100.00	COPY OF VISA DRAFT	\$25.00
NEW ACCOUNT NUMBER PROCESSING – Waived if fraud occurred on account	\$25.00	FOREIGN TRANSACTION FEE	
NOTARY FEE – Waived for items directly related to CU transactions	\$5.00	Transaction outside US in foreign currency	1.00% of Amount
ONLINE BILL PAY Checking Account, eStatements & 1 Bill Paid Per Month	FREE	Transaction outside US in US currency	0.80% of Amount
Monthly service charge without checking OR No eStatements	\$5.00	IMMEDIATE VISA PAYMENT	\$5.00
Monthly service charge if at least one bill is NOT paid	\$5.00	LATE FEE	\$25.00
PRINTED ACCOUNT HISTORY	\$3.00	REPLACEMENT / REOPEN FEE	\$10.00
OVERDRAFT TRANSFER FEE (ACH, ATM, CHECKING, SAVING)	\$3.00	RUSH ORDER on CREDIT CARD	\$30.00
PAYOFF REQUEST FOR MORTGAGES (THIRD PARTY)	\$20.00	<b>NON MEMBER FEES</b>	
RETURN DEPOSIT ITEM – For each returned deposit item	\$29.00	ATM WITHDRAWAL SURCHARGE	\$2.00
RETURNED MAIL	\$5.00	Cards not issued by Credit Union or issued by financial institution not participating in Co-Op Network	
RE-OPEN CHARGED OFF ACCT OR CU CLOSED NEGATIVE CHECKING ACCOUNT	\$25.00	ON US CHECK CASHING FEE	\$5.00
RESEARCH MISC FEE Minimum \$25.00	\$25.00/Hour	ON US REPLACEMENT BY CASHIERS CHECK	\$10.00
		<b>The rates appearing in this Rate and Fee Schedule are accurate and effective for deposit accounts as of the date indicated above.</b>	