Certificate Terms – Dividends are compounded quarterly. If you close a Certificate before dividends are credited, you will receive accrued dividends. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. Dividends will begin to accrue on the business day you deposit to your account. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield are variable and are determined by the Board of Directors with the rate being in effect for the term of the Certificate. Early withdrawal penalties may be imposed if you withdraw any of the funds before maturity date. The penalty will equal 30 days of dividends on Certificates with an original term of 6 months, 90 days of dividends on Certificates with an original term of 12 or 18 months, 180 days of dividends on Certificates with an original term of 24 months, 270 days of dividends on Certificates with an original term of 36 or 48 months, and 365 days of dividends on Certificates with an original term of 60 months. If there are not sufficient dividends to cover the penalty, the penalty will be deducted from the principal. ***Renewal Policies & Grace Period:*** Certificates will automatically renew at maturity and will not have a grace period.

Account Terms ***(Member Share; Money Manager; CU Succeed Money Manager*; MyStyle, HighStyle & Health Savings Checking; You-Name-It Savings; & IRA Share)*** – The dividend period is monthly. Dividends will be compounded monthly and will be credited monthly. For example, the beginning date of the first dividend period of the calendar year is Jan. 1 and ending date of such dividend period is Jan. 31. ***Money Manager & CU Succeed Money Manager Accounts Only:*** During any calendar month, you may not take more than six withdrawals. If you exceed three within a calendar month, your account may be assessed a $3.00 fee per withdrawal. Excessive withdrawals may result in account closure. ***Transaction Sub Accounts:*** These accounts consist of a transaction sub account and a savings sub account. Funds not routinely needed to pay debits may be transferred to a savings sub account. We may periodically transfer funds between these two sub accounts. Your interest calculation will remain the same. The savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts indicated within the Withdrawals Section of your Account Agreement. This process will not affect your available balance, the interest you may earn, NCUA insurance protection, your monthly statement, or any other features of these accounts.

Exempt Funds Accounts: These accounts do not earn dividends and are subject to the terms and conditions outlined in the "Application for Exempt Funds Account."

Dormant Membership – Any membership which has not had any activity by, or contact from, an account holder for 12 months. Payment of dividends or charging a fee by the credit union is not considered to be activity by an account holder. Memberships which have an active loan, Certificate, or Individual Retirement Account shall not be considered dormant.

** Must be a CU Succeed or Clown Club member to qualify (ages 17 or younger).*

Consumer Services Fee Schedule

Account Re-Open	$25.00/occurrence
ACH Phone Origination	$5.00
AMEX – *Gift Cheques*	$2.50
AMEX – *Traveler's Cheques*/$100.00	$1.00
AMEX – *Traveler's Cheques for Two*/$100.00	$2.00
Bad Address	$10.00/mo
Bill Pay & Presentment	Free
Checking Monthly Maintenance – *HighStyle*	$10.00[1]
Checking Monthly Maintenance – *MyStyle*	$5.00[2]
Coin Acceptance (*if greater than $100.00*)	5%
Copy of Paid Member or Official Check	$15.00
Dormant Membership	$10.00/mo[3]
Empty Envelope ATM Deposit	$25.00
Escheated Account	$100.00
Excessive ATM Withdrawals	
(*at non-ACCU ATMs, first 10/mo free*)	$1.00 each
Excessive Money Manager Withdrawals	
(*first three free, maximum six per month*)	$3.00 each
Health Savings Plan Annual	$20.00
Hourly Research	$25.00
Indirect Lending New Account Processing	$30.00
Legal Process (*for receipt of levies, tax liens, attachments, subpoenas, garnishments, etc.*)	$25.00 each
Non-Sufficient Funds (*checks, check card & ACH*)	$32.00
Notary	Free
Official Check (*payable to non-member*)	$1.00
Official Check (*for on-us checks exchanged for Official Check by non-member*)	$5.00
Original Check (*given to member*)	$10.00
Overdraft Transfer from Shares	$1.00 each[4]
Paid by Overdraft Privilege (*checks, check card & ACH*)	$30.00
Plastic Card Replacement	Variable[5]
Quik Money Card – *Initial card charge*	$5.00
Quik Money Card – *Monthly maintenance*	$1.00
Returned Deposit – *3rd party*	$10.00
Returned Deposit – *Member originated*	$50.00
Single Service Low Balance	$5.00/mo[6]
Statement Copies	$2.00
Stop Payment (*member or Official Check & ACH*)	$32.00
Stop Payment Pre-authorized Reoccurring Visa Transactions (*for select merchant types only*)	$25.00
Visa Card Recovery	Up to $75.00
Visa Draft Copy	$10.00
Visa Payment by Phone	$5.00
Visa Rush Order	$20.00
Western Union	Variable[7]
Wire Transfer – *Domestic*	$15.00
Wire Transfer – *International*	$40.00

(1) Waived with average daily balance of $5,000.00 or more (2) Waived with eStatements and monthly Direct Deposit of $250.00 or more (3) On balances over $30.00 & less than $1,000.00 (4) Applies to FreeStyle Checking only (5)1st occurrence Free, 2nd occurrence $5.00, 3 or more occurrences $10.00 (6) Waived on balances over $1,000.00, with Direct Deposit or 17 or younger. (7) Dependent on amount sent

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