# Truth-in-Savings Disclosure

The rates 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

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>Dividends Rate/Annual Percentage Yield</th>
<th>Dividends Compounded</th>
<th>Dividends Credited</th>
<th>Dividend Period</th>
<th>Minimum Opening Deposit</th>
<th>Minimum Balance to Avoid a Service Fee</th>
<th>Minimum Balance to Earn the Stated APY</th>
<th>Balance Method</th>
<th>See Section 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Account</td>
<td>.10 / .10</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$25.00</td>
<td>---</td>
<td>$100.00</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td>Vacation Club Account</td>
<td>.10 / .10</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td>Christmas Club Account</td>
<td>.10 / .10</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td>Senior Account</td>
<td>.15 / .15</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>---</td>
<td>---</td>
<td>$100.00</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td>IRA Share Account</td>
<td>.15 / .15</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td>Money Market Checking Accounts</td>
<td>$1,000.00 to $9,999.99</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$1,000.00</td>
<td>---</td>
<td>$1,000.00</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td></td>
<td>$10,000.00 to $24,999.99</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$25,000.00</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td></td>
<td>$25,000.00 to $49,999.99</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$45,000.00</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td></td>
<td>$50,000.00 or greater</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>$65,000.00</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply</td>
</tr>
<tr>
<td>Share Draft Account</td>
<td>/</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (calendar)</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
<td>---</td>
</tr>
</tbody>
</table>

## 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 all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union’s Board of Directors. The Dividend Rate 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 and available earnings after required transfers to reserves at the end of the dividend period.

3. **Dividend 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 Share, Vacation Club, Christmas Club, Senior and IRA Share accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account.

5. **Balance Information** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a primary share or youth 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 Share, Senior and Money Market 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 all 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.

6. **Account Limitations** — For Share, Vacation Club, Christmas Club and Senior, IRA and 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. For Share Draft 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 you 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.

For ATM and one-time debit card transactions, you must consent to the Credit Union’s overdraft protection plan in order for the account to be overdraft protected.
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) as set forth below.

| Par Value of One Share | $25.00 |
| Number of Shares Required | 1 |

9. BONUSES — By presenting your Marketing Coupon (i.e., Joining Is Easy, Breaking Up, etc) ____________________________________________________________________________________________

will receive $25.00 - 50.00 for opening an account by On-Going. To earn the bonus, your par value must remain on deposit for 6 Months.

10. RATES - The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration 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.

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**FEE SCHEDULE**

<table>
<thead>
<tr>
<th>REG D FEES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excessive Automatic Transfers</td>
</tr>
<tr>
<td>Savings</td>
</tr>
<tr>
<td>Money Market</td>
</tr>
<tr>
<td>Checking</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SHARE DRAFT ACCOUNT FEES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft</td>
</tr>
<tr>
<td>NSF</td>
</tr>
<tr>
<td>Courtesy Pay</td>
</tr>
<tr>
<td>Returned Item: Non-member owned accounts</td>
</tr>
<tr>
<td>Member owned accounts at other Financial Institutions</td>
</tr>
</tbody>
</table>

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**Stop Payment** | $29.00 per request
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**Share Draft Printing** | Prices may vary depending upon style
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**Check Copy** | $2.00 per item
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**OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)**

**Account Reconciliation** | $15.00 per hour
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**Account Research** | $15.00 per hour
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**Statement Copy** | $2.00 per copy
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**Deposited Item Return** | $3.00 per item
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**Wire Transfer:**
- **Domestic** | $20.00/Transfer
- **International (Business only)** | $40.00/Transfer
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**International Draft** | $40.00/Draft
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**Cashier’s Check** | $5.00 per check
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**Coin Machine Counting** | 8% of amounts over $300.00 per month
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**Escheatment** | $75.00
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**Garnishment/Tax Levy** | $75.00
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**Inactive (Dormant) Account** | $5.00 per month (after one (1) year)
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**Overdraft Account Transfer** | $3.00 per transfer
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**Debit Card Replacement** | $5.00
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**UDesign Your Way Debit Card** | $12.95 per card
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**Money Order** | $1.00
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**Expedited Loan Payment/Account Funding** | 3% of the transaction
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**Visa Gift Cards** | $3.95 per card
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**Bill Payment - NSF** | $25.00
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**Bill Payment - Rush Delivery** | $14.95 per request
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**ATM withdrawal Limit (per day)** | $500.00
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**RE-LOADABLE VISA CARD**

**Non-Personalized Card** | $6.99
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**Personalized Card** | $10.99
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**EMV Chip Card** | $15.99
---

**Replacement/Reissue Card** | $15.00
---

**Expedited Mail Fee** | $25.00 for personalized cards only
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**Service/Enrollment - Secondary Card Fee (New Account)** | $5.00
---

**In-Activity Fee** | $1.50
---

**Re-Load Fee (all Card types)** | $3.00
---

**ATM Withdrawals** | $2.00
---

**Foreign Exchange Fee** | 1% of transaction amount
---

**CREDIT UNION MEMBERSHIP**

**Membership Share** | $25.00 par value to open and must remain in account
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The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration 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.

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**Branch Offices:**
- Student Center Branch – 160 Ave of Champions Student Center, Ste A210 Lexington, KY 40506
- Reynolds Road Branch – 370 Meijer Way Lexington KY 40503
- Export Street Branch – 1080 Export Street Lexington KY 40504
- Hamburg Branch – 2557 Sir Barton Way Lexington KY 40509
- Beaumont Branch – 940 Midnight Pass Lexington, KY 40513
- Tates Creek Branch – 689 Wilson Downing Rd Lexington, KY 40517
- Corporate Offices – 1730 Alysheba Way Lexington, KY 40509
- Phone: (859) 264-4200
- www.ukfcu.org