

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**

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Account	.10 / .10	Monthly	Monthly	Monthly (calendar)	\$25.00	---	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply
Vacation Club Account	.10 / .10	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Christmas Club Account	.10 / .10	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Senior Account	.15 / .15	Monthly	Monthly	Monthly (calendar)	---	---	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply
IRA Share Account	.15 / .15	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Money Market Checking Accounts	\$1,000.00 to \$9,999.99 .40 / .40 \$10,000.00 to \$24,999.99 .50 / .50 \$25,000.00 to \$49,999.99 .60 / .60 \$50,000.00 or greater .70 / .70	Monthly	Monthly	Monthly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply
Share Draft Account	/	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	---

**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 earning accounts 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. Money Market Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. 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.

**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. 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 accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**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 1<sup>st</sup> 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 we 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. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the

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)

\_\_\_\_\_, you 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.

**FEE SCHEDULE**

REG D FEES	
Excessive Automatic Transfers	
Savings	\$29.00 and item is sent back. If more than six (6) transfers are made per calendar month from savings.
Money Market	\$29.00 and item is sent back. If more than six (6) transfers are made per calendar month from Money Market.
Checking	\$29.00 and the item is paid if funds are available in savings. If more than six (6) transfers are made per calendar month from Savings.
SHARE DRAFT ACCOUNT FEES	
Overdraft	\$29.00 per item
NSF	\$29.00 per item

Courtesy Pay	\$29.00 per item
Stop Payment	\$29.00 per request
Return item: Non-member owned accounts Member owned accounts at other Financial institutions	\$3.00 per item \$10.00 per item
Share Draft Printing	Prices may vary depending upon style
Check Copy	\$2.00 per item
OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS)	
Account Reconciliation	\$15.00 per hour
Account Research	\$15.00 per hour
Statement Copy	\$2.00 per copy
Deposited Item Return	\$3.00 per item
Wire Transfer: (outgoing) Domestic: International (Commercial only):	\$20.00/Transfer \$40.00/Transfer
Wire Transfer: (incoming) Domestic: International:	\$20.00/Transfer \$40.00/Transfer
International Currency Order	\$32.00 per order
Cashier's Check	\$5.00 per check (Payable to 3rd Party)
Money Order	\$1.00
Coin Machine Counting	8% of amounts over \$300.00 per month

Escheatment	\$75.00
Garnishment/Tax Levy	\$75.00
Overdraft Account Transfer	\$3.00 per transfer
Inactive (Dormant) Account	\$5.00 per month (after one (1) year)
Convenience Payment Processing Fee	\$10.00 for transactions up to \$500.00 \$25.00 for transactions \$500.01 - \$2,500.00
Debit Card Replacement Expedited Shipping	\$5.00 \$25.00
U Design Your Way Debit Card	\$12.95 per card
Visa Gift Cards	\$3.95 per card
Bill Payment - NSF	\$25.00
Bill Payment - Rush Delivery	\$14.95 per request
ATM withdrawal Limit (per day)	\$500.00
RE-LOADABLE VISA CARD	
Non-Personalized Card	\$6.99
Personalized Card	\$10.99
EMV Chip Card	\$15.99
Replacement/Reissue Card	\$15.00
Expedited Mail Fee - Personalized cards only	\$25.00
Service/Enrollment - Secondary Card Fee (New Account)	\$5.00

In-Activity (Dormant) Fee	\$1.50 per month
Re-Load Fee (all Card Types)	\$3.00
ATM Withdrawals	\$2.00
Foreign Exchange Fee	1% of transaction amount
<b>CREDIT UNION MEMBERSHIP</b>	
Membership Share	\$25.00 par value to open and must remain in account

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**Branch Offices:**

UK Student Center Branch - Suite A - 210,  
160 Avenue of Champions  
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](http://www.ukfcu.org)

