

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please contact the Credit Union to obtain current rate information.

Effective Date:

**RATE AND BALANCE INFORMATION – SAVINGS AND CHECKING ACCOUNTS**

| Account Type  | Dividend Rate | Annual Percentage Yield (APY) | Dividend Compounding & Crediting | Dividend Period | Minimum Opening Deposit | Minimum Balance to Earn the Stated APY      | Minimum Balance to Avoid a Service Fee |
|---|---------------|-------------------------------|----------------------------------|-----------------|-------------------------|---|--|
| <input type="checkbox"/> Regular Savings<br>❖ \$100.00 and over   | _____ %       | _____ %                       | Monthly                          | Monthly         | \$25.00                 | \$100.00<br>(\$500.01 for Member Advantage) | \$25.00                                |
| <input type="checkbox"/> Junior Savings<br>❖ \$25.00 and over   | _____ %       | _____ %                       | Monthly                          | Monthly         | \$25.00                 | \$25.00<br>(\$500.01 for Member Advantage)  | N/A                                    |
| <input type="checkbox"/> MY Account Savings<br>(Age 25 and under)<br>❖ \$50.00 and over   | _____ %       | _____ %                       | Monthly                          | Monthly         | \$25.00                 | \$50.00                                     | \$25.00                                |
| <input type="checkbox"/> Secondary Savings<br>❖ \$0.00 and over   | _____ %       | _____ %                       | Monthly                          | Monthly         | N/A                     | N/A   | N/A                                    |
| <input type="checkbox"/> Regular Checking<br>❖ \$1000.00 and over   | _____ %       | _____ %                       | Monthly                          | Monthly         | N/A                     | N/A<br>(\$500.01 for Member Advantage)      | N/A                                    |
| <input type="checkbox"/> e-Checking   | _____ %       | _____ %                       | Monthly                          | Monthly         | N/A                     | N/A   | N/A                                    |
| <input type="checkbox"/> MY Account Checking<br>(Age 25 and under)  | _____ %       | _____ %                       | Monthly                          | Monthly         | N/A                     | N/A   | N/A                                    |
| <input type="checkbox"/> Traditional IRA Savings<br><input type="checkbox"/> Roth IRA Savings<br><input type="checkbox"/> Educational IRA Savings<br>❖ \$0.00 to \$2,499.99 | _____ %       | _____ %                       | Monthly                          | Monthly         | N/A                     | N/A   | N/A                                    |
| ❖ \$2,500.00 to \$24,999.99   | _____ %       | _____ %                       |                                  |                 |                         |   |  |
| ❖ \$25,000.00 and Over  | _____ %       | _____ %                       |                                  |                 |                         |   |  |
| <input type="checkbox"/> Insured Money Market<br>❖ \$0.00 to \$2,499.99   | _____ %       | _____ %                       | Monthly                          | Monthly         | \$2,500.00              | N/A   | N/A                                    |
| ❖ \$2,500.00 to \$24,999.99   | _____ %       | _____ %                       |                                  |                 |                         |   |  |
| ❖ \$25,000.00 and Over  | _____ %       | _____ %                       |                                  |                 |                         |   |  |
| <input type="checkbox"/> Insured Money Market Plus<br>❖ \$0.00 to \$99,999.99   | _____ %       | _____ %                       | Monthly                          | Monthly         | \$100,00.00             | N/A   | N/A                                    |
| ❖ \$100,000.00 and Over   | _____ %       | _____ %                       |                                  |                 |                         |   |  |

**RATE AND BALANCE INFORMATION – CERTIFICATE ACCOUNTS**

| Account Type  | Dividend Rate | Annual Percentage Yield (APY) | Dividend Compounding & Crediting  | Dividend Period | Minimum Opening Deposit | Withdrawals                                    | Renewable |
|---|---------------|-------------------------------|-----------------------------------|-----------------|-------------------------|--|-----------|
| <input type="checkbox"/> Regular Share Certificate<br>Term _____  | _____ %       | _____ %                       | Monthly, Monthly (1), at Maturity | Account's Term  | \$500.00                | Allowed with Withdrawal Penalty <sup>(2)</sup> | Automatic |
| <input type="checkbox"/> Jumbo Certificate<br>Term _____  | _____ %       | _____ %                       | Monthly, Monthly (1), at Maturity | Account's Term  | \$100,000.00            | Allowed with Withdrawal Penalty <sup>(2)</sup> | Automatic |
| <input type="checkbox"/> IRA Certificate<br><input type="checkbox"/> Roth IRA Certificate<br><input type="checkbox"/> Educational IRA Certificate<br>Term _____ | _____ %       | _____ %                       | Monthly, Monthly (1), at Maturity | Account's Term  | \$500.00                | Allowed with Withdrawal Penalty <sup>(2)</sup> | Automatic |
| <input type="checkbox"/> Jumbo IRA Certificate<br>Term _____  | _____ %       | _____ %                       | Monthly, Monthly (1), at Maturity | Account's Term  | \$100,000.00            | Allowed with Withdrawal Penalty <sup>(2)</sup> | Automatic |

<sup>(1)</sup> For Regular Share Certificate and Jumbo Certificate accounts, at your option you may choose to have dividends credited to your certificate account, paid by check or transferred to another account. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

<sup>(2)</sup> At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction, 2. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled, 3. After the close of the dividend period in which the owner's membership was terminated in accordance with the bylaws of the Credit Union, or 4. withdrawal as a result of liquidation of the Credit Union.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



By members' choice, this institution is not federally insured.

**SCHEDULE OF FEES AND CHARGES**

**Credit Union Membership**

**Membership Savings**

Regular Savings, MY Account Savings, and Junior Savings      \$25.00 Par Value

**Savings Account Fees**

**Regular Savings and MY Account Savings**

Account Minimum Balance      \$25.00/Month if the minimum balance is not maintained  
 Bad Address      \$10.00/Month  
 Inactive/Dormant Accounts      \$5.00/Month if no transactions after 12 months

**Money Market Accounts**

Excess Transaction      \$32.00/Item  
 NSF      \$32.00/Item  
 Below Minimum Withdrawal (\$100)      \$32.00/Item

**Individual Retirement Accounts**

IRA Periodic Distribution      \$5.00/Check  
 Annual Plan Maintenance Fee      \$10.00

**General (Apply to all Savings Accounts)**

Account Closure      \$25.00 If closed within 90 days of opening  
 Paper Statement      \$5.00/Statement

**Checking Account Fees**

**Regular Checking**

Checking (monthly maintenance)<sup>1</sup>      \$5.00/Month  
 Paper Statement      \$5.00/Statement

**e-Checking**

Branch or Call Center Employee Assisted      \$5.00/Occurrence  
 Checking Account Functions; Inquiries, Deposits, Withdrawals, Cashing Services  
 Paper Check – Cleared      \$5.00/Item  
 Paper Statement      \$5.00/Statement

**MY Account Checking**

Paper Check – Cleared      \$2.00/Item

**General (Apply to all Checking Accounts)**

Check Copy      \$3.00/Item  
 Check Printing      Prices vary depending on style selected  
 Overdraft Transfer      \$3.50/Item up to 6 per month  
 Paid NSF (Courtesy Pay)      \$32.00/Item  
 Returned NSF      \$32.00/Item

**ATM & Debit Card Fees**

ATM Empty Envelope Deposited      \$10.00/Occurrence  
 ATM Withdrawal – Non-SSSCU      First 3 are free then \$2.00  
 Errors on Non-SSSCU ATM Deposit Slips      \$2.00/Occurrence  
 Plastic Card – Expedited Fees  
     Regular Shipping      \$15.00/Occurrence  
     2-Day Shipping      \$26.25/Occurrence  
     Overnight Shipping      \$42.00/Occurrence  
 Plastic Card Replacement      \$10.00/Card  
 Instant Issue Plastic Card      \$30.00/Card

**Other Service Fees**

Account Levy/Garnishment      \$75.00  
 Escheatment      \$25.00  
 Account Research      \$25.00/Hour  
 ACH Origination Return      \$15.00  
 Automatic System Advance (\$50 Increments) for Overdraft from Line of Credit      \$3.50/Occurrence  
 Cashier's Check      \$5.00/Check  
 Coin Exchange      10% On all amounts unless deposited  
 Counter Check      \$2.00/Sheet  
 Deposited Item Return      \$15.00/Item  
 Expedited Payments (Bill Pay)      \$11.00/Occurrence  
 Foreign Item Processing      \$20.00/Item  
 Gas and Oil Draft Processing      \$20.00/Occurrence  
 Loan Payment (Debit/Credit) Processing      \$10.00/Occurrence  
 Medallion Stamp      \$25.00/Stamp  
 Money Order      \$3.00/Money Order  
 Non-Member Check Cashing      25% Up to \$20.00  
 Non-Member Transactions      \$5.00/Transaction  
 Notary Fee – Member      \$1.00/Notary  
 Notary Fee – Non-Member      \$5.00/Notary  
 Payment with Callipay      \$9.95/Occurrence  
 Signature Guarantee      \$5.00/Signature  
 Statement Copy      \$5.00/Copy  
 Stop Payment      \$32.00/Item stopped  
 Verification of Deposits      \$10.00/Occurrence  
 Western Union Commercial Money Order      \$17.50 to \$54.50 Based on dollar amount per money order  
 Wire Transfer  
     Incoming      \$10.00/Transfer  
     Outgoing Domestic      \$35.00/Transfer  
     Outgoing Foreign      \$45.00/Transfer

**Safe Deposit Box Fees**

3" x 5" Box      \$25.00/Year  
 5" x 5" Box      \$50.00/Year  
 3" x 10" Box      \$75.00/Year  
 5" x 10" Box      \$100.00/Year  
 10" x 10" Box      \$150.00/Year  
 Drilling of Safe Deposit Box      \$150.00/Occurrence  
 Lost Key      \$10.00/Key

<sup>1</sup> Waived if account holder is older than 60 years or younger than 18 years of age, OR maintains a minimum balance of \$5,000.00 in checking at all times, OR has aggregate deposit/loan balances of \$20,000.00 or more, OR has any first mortgage account with SSSCU, OR conducts fifteen (15) or more signature based debit card transactions per month.