

RATE AND FEE SCHEDULE

EFFECTIVE DATE: April 28, 2016

The rates applicable to your account at the Sabattus Regional Credit Union are provided below.
The Sabattus Regional Credit Union may offer other rates for these accounts from time to time.

Today's Date:

	SHARE ACCOUNTS			SHARE DRAFT ACCOUNTS (Checking)				FLEX ACCOUNTS			SHARE CERTIFICATES		
	<input type="checkbox"/> Regular Share	<input type="checkbox"/> Club Accounts	<input type="checkbox"/> IRA Share	<input type="checkbox"/> Regular	<input type="checkbox"/> SRCU Advantage (Senior)	<input type="checkbox"/> Business	<input type="checkbox"/> Young and Free Maine	<input type="checkbox"/> \$1,000.00 to \$24,999.99	<input type="checkbox"/> \$25,000.00 to \$74,999.99	<input type="checkbox"/> \$75,000.00 & Over		<input type="checkbox"/> Regular <input type="checkbox"/> IRA <input type="checkbox"/> Youth	
DIVIDENDS											Minimum Opening Deposit	\$500.00	
Dividend Rate	0.099%	0.099%	0.249%	N/A	N/A	N/A	N/A	0.1499%	0.1998%	0.2490%	Dividends Compounded	Monthly	
Annual Percentage Yield	0.10%	0.10%	0.25%	N/A	N/A	N/A	N/A	0.15%	0.20%	0.25%	Dividends Credited	Monthly	
Dividends Compounded	Monthly	Monthly	Monthly	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly	Dividends Period	Monthly	
Dividends Credited	Monthly	Monthly	Monthly	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly	TERM	Dividend Rate %	Annual Percentage Yield%
Dividends Period	Monthly	Monthly	Monthly	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly	6 Month	0.249%	0.25%
BALANCE REQUIREMENTS											1 Year	0.399%	0.40%
Minimum Opening Balance	\$25.00	None	\$10.00	None	None	None	None	\$1,000.00	\$1,000.00	\$1,000.00	2 Year	0.797%	0.80%
Minimum Required Balance	\$25.00	None	\$10.00	None	None	None	None	\$1,000.00	\$25,000.00	\$75,000.00	3 Year	1.193%	1.20%
Balance Method	Average Daily	Average Daily	Average Daily	N/A	N/A	N/A	N/A				4 Year	1.489%	1.50%
ACCOUNT LIMITATIONS											5 Year	1.736%	1.75%
											Special		
											Transaction Limitation		
											Additional Deposit	Not Allowed	
Service Charge - Monthly*				\$1.00*	N/A	\$8.00	N/A				Dividend Withdrawal	Allowed	
SRCU Online /e-Statements				Available	Available	Available	Required				Renewable	Automatic	

Fees or other conditions may reduce your earnings.

*Monthly fee waived with e-Statements.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all of the above accounts.

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts as of the last Dividend Declaration Date, are set forth 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 frequency of compounding for a 365 day period, or the term of the account. The Dividend Rate and Annual Percentage yield may change monthly as determined by the Credit Union’s Board of Directors.

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. Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend begins on the first calendar day of each month and ends on the last calendar day of each month.

4. Accrual of Dividends. Dividends will begin to accrue on cash deposits and non cash deposits (e.g. checks) on the business day you make the deposit to your account. Except for a Certificate, Flex Account or IRA account, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance required to open each account is set forth above. Dividends and minimum balances are calculated using the Average Daily Balance method. The Average Daily Balance method is determined by adding the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in that period.

6. Account Limitations. Account Limitations for each account are set forth above. For a Share Savings Account (or Money Market Account, if applicable) in which transfer limitations apply, no more than six (6) preauthorized, automatic, telephone transfers or transfers made by check, draft, or debit card may be made from these accounts to another of yours or to those of a third party in any month. If you exceed these limitations, your account may be subject to a fee or may be closed.

7. Maturity. Your account will mature within the term, set forth above or the maturity date set forth on your Certificate or Maturity Notice. The Credit Union will give the owner(s) at least 10 days notice prior to maturity.

8. Complaint Resolution. If you have a dispute with your credit union regarding your account(s), you may contact the credit union and attempt to resolve the problem directly. If your credit union fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions, 36 State House Station, Augusta, ME 04333-0036.

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following Internet address:

<http://www.maine.gov/pfr/financialinstitutions/complaint.htm>.

The Maine Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.
When your complaint involves a federally-chartered credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.

TERMS FOR SHARE CERTIFICATES

- 1. This document certifies that the Member has a non-negotiable and non-transferable fixed rate and fixed term Certificate Account at Sabattus Regional Credit Union for the Principal Amount and Term set forth.
- 2. This account shall be automatically renewed at maturity, unless the Member has requested the credit union to deposit the funds into another account.
- 3. Any request for withdrawal of any part of the Principal Amount prior to a Maturity Date shall be considered a withdrawal of the entire amount and shall be subject to the following penalties:
- 4. On an account with a **maturity** of
 - a. **Less than Three (3) Months**
Forfeiture of an amount of interest that could have been earned on the account at the nominal (simple interest) rate being paid on the account, had the funds remained on deposit.
 - b. **Three (3) Months to less than One (1) Year**
Forfeiture of an amount equal to ninety (90) days interest on the account at the nominal (simple interest) rate being paid on the account, regardless of the length of time the funds have remained on deposit.
 - c. **One (1) Year to less than Three (3) Years**
Forfeiture of an amount equal to six (6) months interest on the account at the nominal (simple interest) rate being paid on the account, regardless of the length of time the funds have remained on deposit.
 - d. **Three (3) Years to Five (5) Years**
Forfeiture of an amount equal to one (1) years interest on the account at the nominal (simple interest) rate being paid on the account, regardless of the length of time the funds have remained on deposit.The penalty prescribed herein will not be imposed for withdrawal of the Principal Amount following the death or adjudication of incompetency of the Member.

The rates and yields appearing in this Rate Schedule are accurate and effective for accounts as of the date indicated on the inside. If you have any questions or require current rate information on your accounts, please call Sabattus Regional Credit Union.

- e. **Grace period after renewal:** 7 days

Visa Foreign Transactions Fees: Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars.

A 1% International Transaction will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Visa charges 0.8% for international transactions that do not involve currency conversions.

The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

Visa assessed surcharge/access fee for ATM or manual cash disbursement transactions initiated outside of the U.S region: Visa assesses a cash disbursement fee of 0.15% + US \$0.50 on international ATM transactions where a surcharge fee has been assessed. The 0.15% applies to the amount of cash disbursed and not the surcharge/access fee. In other words, if \$200 is disbursed and a \$3.00 surcharge fee is applied, the 0.15% will be based on the \$ 200.

Visa Cash Disbursement Transactions outside the U.S region without an Access/Surcharge Fee Assessed: If a surcharge fee is not assessed on a qualified Visa and Plus ATM international and regional cash disbursement transaction, the ATM cash disbursement fee will be assessed based on the location of the acquirer as follows: Asian Pacific, 0.52% +US \$0.65; Canada, US \$1.25; Central/Eastern Europe, Middle East, and Africa, 0.42% + US 0.55%; Europe, US \$1.50; Latin America and the Caribbean, 0.52% + US \$0.65.



2 Middle Rd · P.O. Box 250
Sabattus, Maine 04280

Remote ATM Located At:
469 Richmond Road, Route 197
Litchfield, ME 04350

Phone: (207) 375-6538 · Toll-Free 1(800)503-0434
FAX: (207) 375-8409 · FAX: (207) 375-8933
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