

IRON MOUNTAIN-KINGSFORD COMMUNITY FEDERAL CREDIT UNION
TRUTH-IN-SAVINGS DISCLOSURE

January 1, 2014

RATE & FEE SCHEDULE

Rate Information

(A SEPARATE RATE SHEET APPLIES TO SHARE CERTIFICATES)

This Rate and Fee Schedule for all Accounts sets forth certain conditions, rates, fees and charges applicable to your Regular Share, Christmas Club (Share), "Other" (Share), Individual Retirement (Share), and Checking Sub-Accounts at the Iron Mountain-Kingsford Community Federal Credit Union as of the above date. This schedule is hereby incorporated as part of your Account Agreement, Truth-In-Savings Disclosure, and Regulation "E" Disclosure with this credit union.

REGULAR SHARE ACCOUNT. As of the last dividend declaration date, the dividend rate was 0.05%, with an annual percentage yield (APY) of 0.05% on your account.

CHRISTMAS CLUB (SHARE) SUB-ACCOUNT. As of the last dividend declaration date the dividend rate was 0.05%, with an annual percentage yield (APY) of 0.05% on your account.

"OTHER" (SHARE) SUB-ACCOUNT. As of the last dividend declaration date, the dividend rate was 0.05%, with an annual percentage yield (APY) of 0.05% on your account.

INDIVIDUAL RETIREMENT (SHARE) SUB-ACCOUNT (IRA). As of the last dividend declaration date the dividend rate was 0.75%, with an annual percentage yield (APY) of 0.75% on your account.

CHECKING SUB-ACCOUNT. As of the last dividend declaration date the dividend rate was 0.00%, with an annual percentage yield (APY) of 0.00% on your account.

ALL ACCOUNTS EXCEPT IRA'S. When you use an ATM not owned by us, you may be charged a fee by the ATM operator [or any network used] (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). We also impose a service charge of \$1 for this type of transaction.

FEES & CHARGES SCHEDULE

Fees Applicable to all Accounts

Closing an account within 90 days of opening	\$15	ATM withdrawals over 6/month	\$1 each
"Non-Sufficient Funds" (NSF) item returned	\$25 per item	Automatic transfers	\$1.50 each
ACH "Non-Sufficient Funds" (NSF) debit returned	\$25 per ACH	Deposit verification	\$0.50 each
"Non-Sufficient Funds" (NSF) Privilege Pay	\$25 per item	Teller checks	\$1 each after the first one (per day)
Stop-payment order on member accounts	\$15 per draft/check/ACH debit	Dormant account	\$2 per quarter
Stop-payment order on teller checks	\$25 per check	Processing Garnishments or Levies	\$50
Stop-payment order on money orders	\$25 per item	Check Collection Fee	\$25
Copy of statement/history, except VISA	\$0.50/page	Forced closing of account	\$25
Escheat Fee	\$50.00		
<u>Checking Account Fees</u>			
Check retrieval	\$2 per draft/check copy retrieved	Correct member-caused printing errors	\$5
Counter checks, after initial order	\$.25 each	Check printing charge	Varies-depends on the style of check ordered
Account reconciliation	\$20 per hour		
Checking account replacements	\$25 for each subsequent closure after the first		

Individual Retirement Account Fees

A \$25 fee will be charged for closing an Individual Retirement Account prior to the member attaining age 59 ½.

Other Service Fees

VISA charge-back	\$15	Money orders	\$1 each
VISA late payment	\$10	Rolled Coin	\$0.25 per roll
VISA over-the-limit	\$10	ATM/Debit cards (after original & 1 replacement)	\$5 per replacement card
		EMV credit or debit cards (after original & 1 replacement)	\$8 per replacement card
VISA statement copy	\$10	ATM/Debit/Credit card cross border transaction fee	1% of transaction
Traveler's checks	\$1 per \$100 purchased	Bad Address fee	\$2.50
Traveler's checks for two	\$2 per \$100 purchased		
Gift cards	\$3.95 each		
Wire transfers:			
Domestic incoming	\$6 per transfer		
Domestic outgoing	\$15 per transfer		
Foreign incoming	\$20 per transfer		
Foreign outgoing	\$40 per transfer		