



FEDERAL CREDIT UNION

SCHEDULE OF FEES

(EFFECTIVE 2/1/2019)

GENERAL FEES	
Account Closed within 30 Days of Opening	\$5.00
Account Escheat Fee	\$50.00
Account Reconciliation Fee (<i>per hour</i>)	\$20.00
Coin Machine (members)	-FREE-
<i>Non-members fee</i>	5% of deposit
Courtesy Pay (<i>each</i>)	\$35.00
Deposited Item Return Fee (<i>each</i>)	\$15.00
Fax	\$1.00
Inactive Account (<i>24 months</i>)	\$5.00
IRA Termination Fee	\$15.00
Money Market Excessive Withdrawal Fee	\$5.00
<i>After 3 withdrawals/transfers per month (each)</i>	
Money Order	\$3.00
Notary Service	\$3.00
NSF Fee (<i>each</i>)	\$30.00
Official Check	\$5.00
Overdraft Transfer Fee (<i>each</i>)	\$5.00
Photocopies (<i>each</i>)	\$0.50
Post Office Address Change Notice	\$5.00
Processing of Legal Documents	\$50.00
<i>IRS Levy, Garnishment, etc.</i>	
Replacement Debit Card	\$10.00
Share Draft Copy Fee	\$5.00
Skip-A-Pay Fee	\$35.00
Statement Copy	\$5.00
Stop Payment Fee (<i>each</i>)	\$20.00
Undeliverable Statement Fee	\$5.00

ATM FEES	
ATM Balance Inquires (<i>each</i>)	\$0.50
ATM Transfers (<i>each</i>)	\$0.50
ATM Withdrawals	
<i>At CACL-Owned ATM's</i>	-FREE-
<i>At Non-CACL ATM's (after 6 per month)</i>	\$1.00

COLLECTION FEES	
Prepare for Repossession Fee	\$50.00
Canceled Repossession Fee	\$35.00
30 Day Delinquency Letter Fee	\$10.00
60 Day Delinquency Letter Fee	\$30.00

LOAN FEES	
Fresh Start Loan Application Fee	\$35.00
Official Loan Payoff Fee	\$10.00
Personal Line of Credit Annual Fee	\$25.00
Signature Loan Application Fee	\$25.00

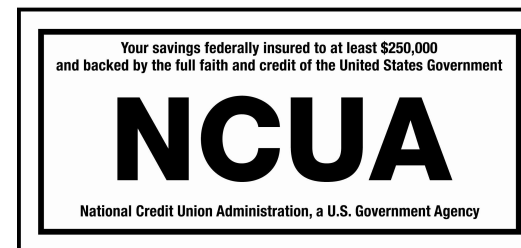
WIRE TRANSFERS	
Wire Transfer (<i>incoming</i>)	\$10.00
Wire Transfer (<i>international</i>)	\$30.00
Wire Transfer (<i>outgoing</i>)	\$20.00



1800 W Market Street
Pottsville, PA 17901-2002
(570) 628-2400

Truth-in-Savings
Disclosure

www.caclfcu.org
1800 W. Market Street, Pottsville, PA 17901
570-628-2400



TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees, 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.

Effective Date: November 1, 2019

RATE SCHEDULE							
ACCOUNT TYPE	<input type="checkbox"/> Regular Share	<input type="checkbox"/> IRA Share	<input type="checkbox"/> Money Market	<input type="checkbox"/> Share Draft	<input type="checkbox"/> Christmas Club	<input type="checkbox"/> Vacation Club	<input type="checkbox"/> Member Defined
DIVIDENDS Dividend Rate/Annual Percentage Yield (APY)	.20 / .20	.65 / .65	.80 / .80 1.04 / 1.04 1.44 / 1.45 1.49/ 1.50	.10 / .10 1.00 / 1.00	.30 / .30	.30 / .30	.30 / .30
Dividends Compounded: Dividends Credited: Dividend Period:	Monthly Monthly Monthly (Calendar)	Monthly Monthly Monthly (Calendar)	Monthly Monthly Monthly (Calendar)	-- Monthly Monthly (Calendar)	Monthly Monthly Monthly (Calendar)	Monthly Monthly Monthly (Calendar)	Monthly Monthly Monthly (Calendar)
BALANCE REQUIREMENTS Minimum Opening Deposit:	\$5.00	--	>\$1,999.99 >\$19,999.99 >\$74,999.99 >\$499,999.99	--	--	--	--
Minimum Balance to Avoid a Service Fee: Minimum Balance to Earn the Stated APY: Balance Method to Calculate Dividends:	-- \$50.00 Daily Balance	-- \$50.00 Daily Balance	-- \$2,000.00 Daily Balance	-- \$0.00 Daily Balance	-- \$50.00 Daily Balance	-- \$50.00 Daily Balance	-- \$50.00 Daily Balance
ACCOUNT LIMITATIONS (See Paragraph 6)	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer and withdrawal limitations apply.	HY WOW! Requirements apply.	Account transfer limitations apply.	Account transfer limitations apply.	Account transfer limitations apply.

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 Regular Share, IRA Share, Money Market, Christmas Club, Vacation Club, and “Member Defined” 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. The Money Market account is a tiered rate account. If your daily balance is from \$2,000.00 to \$19,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$20,000.00 to \$74,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$75,000.00 to \$499,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your daily balance is \$500,000.00 or greater, the fourth dividend rate and annual

percentage yield listed for this account will apply. 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 the 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 Regular Share, IRA Share, Money Market, Christmas Club, Vacation Club, “Member Defined”, and Share Draft accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Regular Share, IRA Share, Money Market, Christmas Club, Vacation Club, “Member Defined”, and Share Draft accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. BALANCE INFORMATION – To open any account, you must deposit or already have on deposit at least the par value of one (1) full share in any account. The par value amount is stated in the Fee Schedule. 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 Regular Share, IRA Share, Money Market, Christmas Club, Vacation Club, and “Member Defined” 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 Regular Share, IRA Share, Money Market, Christmas Club, Vacation Club, “Member Defined”, and Share Draft accounts using a daily balance method dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS – For Regular Share, IRA Share, Christmas Club, Vacation Club, and “Member Defined” 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 Money Market accounts, three (3) transfers/withdrawals allowed per month, after which a fee will be imposed. For Share Draft accounts, interest bearing HY WOW! Checking requires enrollment in e-statements and ten (10) POS transactions per month.

7. FEES FOR OVERDRAWING ACCOUNTS – Fees may be imposed on each check, draft, item ATM card withdrawal, debit card point of purchase, 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.