AmeriCU CREDIT UNION
1916 Black River Blvd.
Rome, NY 13440
(315) 356-3000

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
01/03/2017

The rates, fees and terms applicable to your account at the Credit Union are provided with 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
Regular Savings Share Accounts	0.100% / 0.100% 0.100% / 0.100% 0.200% / 0.200% 0.200% / 0.200%	Monthly	Monthly	Monthly (calendar)	$5.00	----	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account transfer and withdrawal Limitations Apply
Stars & Stripes Savings Share Accounts	0.100% / 0.100% 0.100% / 0.100% 0.200% / 0.200% 0.200% / 0.200%	Monthly	Monthly	Monthly (calendar)	$5.00	----	$0.01 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account transfer and withdrawal Limitations Apply
Rising Star Savings Share Accounts	0.100% / 0.100% 0.100% / 0.100% 0.200% / 0.200% 0.200% / 0.200%	Monthly	Monthly	Monthly (calendar)	$5.00	----	$0.01 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account transfer and withdrawal Limitations Apply
Holiday Club Savings Share Accounts	0.100% / 0.100% 0.100% / 0.100% 0.200% / 0.200% 0.200% / 0.200%	Monthly	Monthly	Monthly (calendar)	$5.00	----	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account transfer and withdrawal Limitations Apply
Vacation Club Savings Share Accounts	0.100% / 0.100% 0.100% / 0.100% 0.200% / 0.200% 0.200% / 0.200%	Monthly	Monthly	Monthly (calendar)	$5.00	----	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account transfer and withdrawal Limitations Apply
Money Market Savings Share Accounts	0.050% / 0.050% 0.100% / 0.100% 0.150% / 0.150% 0.300% / 0.300% 0.349% / 0.350% 0.399% / 0.400% 0.499% / 0.500% 0.549% / 0.550% 0.598% / 0.600% 0.598% / 0.600%	Monthly	Monthly	Monthly (calendar)	----	----	$0.01 $500.00 $1000.00 $2,500.00 $10,000.00 $25,000.00 $50,000.00 $100,000.00 $250,000.00 $1,000,000.00	Average Daily Balance	Account transfer and withdrawal Limitations Apply

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Secured VISA Savings Share Accounts	0.100% / 0.100% 0.100% / 0.100% 0.200% / 0.200% 0.200% / 0.200%	Monthly	Monthly	Monthly (calendar)	$5.00	----	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account transfer and withdrawal Limitations Apply
IRA Savings Share Accounts	0.000% / 0.200% 0.250% / 0.250% 0.300% / 0.300% 0.349% / 0.350%	Monthly	Monthly	Monthly (calendar)	$5.00	----	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	Account transfer and withdrawal Limitations Apply
HSA Savings Accounts	0.000% / 0.150% 0.200% / 0.250% 0.349% / 0.350% 0.449% / 0.450% 0.549% / 0.550% 0.598% / 0.600%	Monthly	Monthly	Monthly (calendar)	----	----	$25.00 $2,500.00 $5,000.00 $10,000.00 $50,000.00 $100,000.00	Average Daily Balance	Account Limitations Apply
Performance Checking Accounts	0.200% / 0.200%	Monthly	Monthly	Monthly (calendar)	----	$1,000.00	$2,500.00	Average Daily Balance	Account Limitations Apply
Prestigious Checking Accounts	0.100% / 0.100% 0.200% / 0.200% 0.349% / 0.350%	Monthly	Monthly	Monthly (calendar)	$5,000.00	$5,000.00	$5,000.00 $10,000.00 $25,000.00	Average Daily Balance	Account Limitations Apply
HSA Checking Accounts	0.150% / 0.150% 0.250% / 0.250% 0.349% / 0.350% 0.449% / 0.450% 0.549% / 0.550% 0.598% / 0.600%	Monthly	Monthly	Monthly (calendar)	----	----	$25.00 $2,500.00 $5,000.00 $10,000.00 $50,000.00 $100,000.00	Average Daily Balance	Account Limitations Apply
Privileged Checking Accounts	0.200% / 0.200%	Monthly	Monthly	Monthly (calendar)	----	----	$500.00	Average Daily Balance	Account Limitations Apply
Freedom Checking Accounts	----	----	----	----	----	----	----	----	Account Limitations Apply
IQ Checking Accounts	----	----	----	----	----	----	----	----	Account Limitations Apply
Fresh Start Checking	----	----	----	----	----	----	----	----	Account limitations apply.
Fresh Start Basic	----	----	----	----	----	----	----	----	Account 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 Savings Share, Stars & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Money Market Savings Share, Secured VISA Savings Share, IRA Savings Share, HSA Savings, Performance Checking, Prestigious Checking, HSA Checking and Privileged Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time 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 Regular Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Secured VISA Savings Share and IRA Savings Share accounts are Tiered Rate accounts. If your Average Daily Balance is from $50.00 to $999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from $1,000.00 to $2,499.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $2,500.00 to $4,999.99 the third Dividend Rate and Percentage Yield listed for this account in the Rate Schedule will apply. If your average daily balance is $5,000.00 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. The Stars & Stripes Savings Share and Rising Star Savings Share accounts are Tiered Rate accounts. If your Average Daily Balance is from $0.01 to $999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from $1,000.00 to $2,499.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $2,500.00 to $4,999.99 the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $5,000.00 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. The Money Market Savings Share account is a Tiered Rate account. If your Average Daily Balance is from $0.01 to $499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from $500.00 to $999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from $1000.00 to $2,499.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from $2,500.00 to $9,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $10,000.00 to $24,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $25,000.00 to $49,999.99, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $50,000.00 to $99,999.99, the seventh Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $100,000.00 to $249,999.99, the eighth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $250,000.00 to $999,999.99, the ninth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $1,000,000.00 or greater, the tenth 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. The Prestigious Checking account is a Tiered Rate account. If your Average Daily Balance is from $5,000.00 to $9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from $10,000.00 to $24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $25,000.00 or greater, the third 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. The HSA Savings and HSA Checking accounts are Tiered Rate accounts. If your Average Daily Balance is from $25.00 to $2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from $2,500.00 to $4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from $5,000.00 to $9,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from $10,000.00 to $49,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from $50,000.00 to $99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $100,000.00 or greater, the sixth 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 frequency of dividends and dividend period applicable to each account are stated 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 all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club accounts, any accrued dividends will be paid if you close your account within seven (7) days of the date you open it.

5. BALANCE INFORMATION. To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Savings Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Stars and Stripes Savings Share and Rising Star Savings Share accounts, you must be under 18 years of age to open this account. For IQ Checking accounts, you must be between the ages of 18 and 25 to open this account. At the age of 26 the IQ Checking account will automatically transfer to a Freedom Checking account and the Brass magazine subscription will end. For Privileged Checking accounts, you must be age 50 or more to qualify for this account. For Performance Checking and Prestigious Checking accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Rate Schedule. For Regular Savings Share, Star & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Money Market Savings Share~~,~~ Secured VISA Savings Share, IRA Savings Share, HSA Savings, Performance Checking, Prestigious Checking, HSA Checking and Privileged Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule. For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS. For Regular Savings Share, Stars & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Money Market Savings Share, IRA Savings and HSA Savings 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 Secured VISA Savings Share accounts, you may not make any transfers or withdrawals from your account at any time. For Holiday Club Savings Share accounts, the entire balance will be transferred to your designated share savings account, unless you have instructed us otherwise, on or after November 1st and the account will remain open. For Prestigious Checking account, direct deposit is required.** Failure to set up direct deposit after the 60 days of allotted time, the Prestigious Checking account will automatically change to a Performance Checking account and a reduction in dividend rate to the Performance Checking dividend rate will occur. For all accounts, if the Credit Union's data processing computer is down (off-line), the Credit Union reserves the right to limit the maximum daily withdrawal amount to $100.00 per member.

For Fresh Start Checking accounts, restrictions on your debit card will apply and check writing will be allowed. Member Privilege, Bill Payment, and Mobile Deposit capabilities not available for this account.

For Fresh Start Basic accounts, restrictions on your debit card will apply and <u>no</u> check writing allowed on this account. Member Privilege, Bill Payment, and Mobile Deposit capabilities not available for this account.

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.

*The Credit Union's overdraft protection plan for one-time debit transactions is not applicable to business accounts.

** An exception will be made only if you are a non-working member or your employer does not provide direct deposit capabilities.

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	$5.00
Number of Shares Required	1

9. RATES — The rates appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

FEE SCHEDULE

Checking Fees

Performance Checking
Minimum Balance..... $5.00 per month
(If average daily balance falls below $1,000.00)

Prestigious Checking
Minimum Balance..... $10.00 per month
(If average daily balance falls below $5,000.00)

Fresh Start Checking and Fresh Start Basic Accounts
Monthly Maintenance Fee..... .$9.95 without direct deposit
Monthly Maintenance Fee……. $7.95 with direct deposit
Fresh Start Basic - Checks posted……. $5.00 each check posted

Official Check ($500.00 min)..... $2.00 each
Unassisted (Telelink/Online/Kiosk) No Fee

Automatic Overdraft Transfers from Savings

Over Three (3) Transfers
(Per Month) ……..... $5.00 each
Lump sum charged at month end

Other Checking Fees

Return Item NSF Fee
(i.e., Overdrawn).....$28.00 each
Items returned for insufficient/ uncollected funds
Member Privilege (MP) Overdraft Fee*...$28.00 each
Check Collection..... $20.00 each
Check Protest..... $20.00 each
Check printing fee……..Depends on the style and quantity of checks ordered.
ACH Authorized Revoke/Stop..... $20.00 each
Official Check **Stop Payment……..... $20.00 each
Official Check Copy..... $3.00 each

Official Check ($500.00 min)..... $2.00 each
Unassisted
(TeleLink/Online/Kiosk)..... No Fee
*Please refer to the Member Privilege Overdraft Policy for additional details
**available only when item is lost or stolen

Research Requests

Copies of Checks, Slips, Etc..... $2.00 each item
Account Research/ Reconciliation..... $20.00 per hour
Statement Copies..... $2.00 each statement
Account History+and Copy..... $1.00 per inquiry
(+First inquiry per month is free)
Legal Paper Processing..... Varies based on circumstance

Money Market Fees

Excessive Transaction..... $4.00 each

American Express

Travelers Cheques..... $1.00 per $100.00
Travelers Cheque for Two (2)..... $1.50 per $100.00

Wire Transfers

Bank to Bank Wire..... $15.00 each

ATM/ POS Transactions

AmeriCU ATM's..... No Fee
Non AmeriCU (Foreign) ATM Fee…..... $1.00 each
(Withdrawals, Inquires and Transfers)

Visa Check Card Fees

Non Sufficient Funds..... $28.00/item
Express Mailing Fee.....$25.00
Receipt Copies for Debit Card..... $5.00 each

Preauthorized EFT Fees

Non Sufficient Funds..... $28.00/item

Online Bill Payment Service Fees

Online Bill Payment Service..... No Fee
Online Check Copy..... No Fee
Online Reactivation..... No Fee
Expedited Payment..... $9.95
Overnight Check Payment..... $25.00

Online Bank to Bank Fees

Transfer out of AmeriCU Account…….. $2.95

Safe Deposit Box* Fees

3 x 5 Box..... $29.36
3 x 10 Box..... $40.24
5 x 10 Box..... $40.24
10 x 10 Box..... $40.24
Replace Lost Safe Deposit Box Key..... $12.00
*Available only at Black River Blvd., Rome Branch Office

Miscellaneous Fees

Money Orders..... $2.00 each
Third-Party* Check Cashing..... $5.00
(*Member cashing a check for a non-member)
Inactive Account/Maintenance..... $5.00 per month
Dormant Acct. Processing..... $5.00 each
Savings Only* - Check Cashing……..... $2.00 each
(*Waived with qualifying relationship)
ACH Posting..... $10.00 each
Bad Address..... $5.00 annually
Canadian Check Processing..... $10.00 each
Check Stop Payment
Unassisted (Telelink/Online/Kiosk). $10.00 each
Assisted (Branch/Call Center).....$20.00

Relationship Pricing

Flex Members..... $1.00 per transaction (for transactions performed at an AmeriCU Financial Center or AmeriCU Member Call Center)

$1.00 per check if over 4 written per month

Bill Pay Users.....$1.00 per check if over 10 written per month

EFFECTIVE DATE

01/03/17

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency