TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 07/01/16

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 (APY)	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 to Calculate Dividends	
Select Business Savings	0.025% / 0.025% 0.025% / 0.025% 0.050% / 0.050% 0.100% / 0.100%	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$50.00 $1,000.00 $2,500.00 $5,000.00	Average Daily Balance	See Section 6
Select Business Tiered Money Market	0.050% / 0.050% 0.100% / 0.100% 0.150% / 0.150% 0.300% / 0.300% 0.349% / 0.350% 0.399% / 0.350% 0.499% / 0.400% 0.549% / 0.500% 0.598% / 0.600% 0.598% / 0.600%	Monthly	Monthly	Monthly (Calendar)	—	—	$0.01 $500.00 $1,000.00 $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 limitations apply.
Select Business Freedom Checking	0.025% / 0.025%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Select Business Value Checking	0.050% / 0.050%	Monthly	Monthly	Monthly (Calendar)	—	$1,000.00	$2,500.00	Average Daily Balance	Account limitations apply.
Select Business Premier Checking	0.050% / 0.050% 0.100% / 0.100% 0.100% / 0.100%	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.

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 Select Business Savings, Select Business Tiered Money Market, Select Business Freedom Checking, Select Business Value Checking, and Select Business Premier 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 Select Business Savings 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

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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 Select Business Tiered Money Market accounts are tiered rate accounts. 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 $1,000.00 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 Select Business Premier Checking accounts are tiered rate accounts. 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.

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 the 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. 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 Select Business Value Checking, and Select Business Premier 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 requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Select Business Savings, Select Business Value Checking, and Select Business Premier 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 requirement 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 in 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 Select Business Savings and Select Business Tiered Money Market 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 all accounts, if the credit union's data processing system is down (off-line), the credit union reserves the right to limit the maximum daily withdrawal amount to $100.00 per member.

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.

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 and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

BUSINESS FEE SCHEDULE

Checking Fees	
Select Business Value Checking Minimum Balance	$15.00/Month if average daily balance falls below $1,000.00
Select Business Premier Checking Minimum Balance	$25.00/Month if average daily balance falls below $5,000.00
OVER LIMIT TRANSACTION COSTS	
Select Business Freedom Checking	$0.15/Transaction over 250 per month
Select Business Value Checking	$0.15/Transaction over 250 per month
Select Business Premier Checking	$0.15/Transaction over 500 per month
AUTOMATIC OVERDRAFT TRANFERS FROM SAVINGS	
Over Three (3) Transfers per Month	$5.00/Each, lump sum charged at month end
OTHER CHECKING FEES	
NSF Items (i.e., Overdrawn)	$28.00/Each item returned for insufficient/uncollected funds
Check Collection	$20.00/Each
Check Protest	$20.00/Each
ACH Authorized Revoke/Stop	$20.00/Each
Official Check Stop Payment*	$20.00/Each
Official Check Copy	$3.00/Each
Official Check Unassisted	$2.00/Check with a $500.00 minimum
(TeleLink/Online/Kiosk) *Available only when item is lost or stolen	No Fee
RESEARCH REQUESTS	
Copies of Checks, Slips, Etc.	$2.00/Each Item
Account Research/Reconciliation	$20.00/Hour
Statement Copies	$2.00/Statement
Account History and Copy	$1.00/Inquiry (First history inquiry per month is free)
Legal Paper Processing	Varies based on circumstance
SELECT BUSINESS TIERED MONEY MARKET FEES	
Excessive Transaction	$15.00/Each
AMERICAN EXPRESS	
Travelers Cheques	$1.00 per $100.00
Travelers Cheques 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 for Withdrawals, Inquiries and Transfers
VISA CHECK CARD FEES	
Replacement Card	$10.00/Card
Non Sufficient Funds	$28.00/Item
VISA PIN Reminder	$2.00
Express Mailing	$25.00
Receipt Copies for Debit Cards	$5.00
PREAUTHORIZED EFT FEES	
NSF (Non-sufficient funds)	$28.00/Item
ONLINE BILL PAYMENT SERVICE FEES	
Online Bill Pay Service	No Fee
Online Check Copy	No Fee
Online Reactivation	No Fee
Expedited Payment	$9.95
Overnight Check Payment	$25.00
SAFE DEPOSIT BOX FEES* Annual Rental	
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, Members cashing a check for a non-member
Inactive Account/ Account Maintenance	$5.00
Dormant Account Processing	$5.00
Check Cashing if you only have a Savings account	$2.00/Each (Waived with qualifying relationship)
ACH Posting	$10.00/Each
Bad Address	$5.00/Annually
Coin (Special order full boxes)	$2.50/Box
Night Drop Bag	$5.00 per 10
Replace Lost Night Deposit Key	$12.00
Canadian Check Processing	$10.00/Each
Check Stop Payment Unassisted (TeleLink/Online/Kiosk)	$10.00/Each
Check Stop Payment Assisted (Branch/Call Center)	$20.00/Each

All Fees subject to change at the discretion of AmeriCU Credit Union
Effective Date:

07/01/16

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