



1916 Black River Boulevard  
 Rome, NY 13440  
 800.388.2000 | americu.org

# TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:**

05/08/2024

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              |
| Prime Savings Share Accounts           | 0.01% / 0.01%<br>0.03% / 0.03%<br>0.05% / 0.05%<br>0.10% / 0.10%   | Monthly              | Monthly            | Monthly (calendar) | \$0.01                  | ----                                   | \$50.00<br>\$1,000.00<br>\$2,500.00<br>\$5,000.00  | Average Daily Balance | Account limitations apply. |
| Stars & Stripes Savings Share Accounts | 0.01% / 0.01%<br>0.03% / 0.03%<br>0.05% / 0.05%<br>0.10% / 0.10%   | Monthly              | Monthly            | Monthly (calendar) | \$0.01                  | ----                                   | \$0.01<br>\$1,000.00<br>\$2,500.00<br>\$5,000.00   | Average Daily Balance | Account limitations apply. |
| Rising Star Savings Share Accounts     | 0.01% / 0.01%<br>0.03% / 0.03%<br>0.05% / 0.05%<br>0.10% / 0.10%   | Monthly              | Monthly            | Monthly (calendar) | \$0.01                  | ----                                   | \$0.01<br>\$1,000.00<br>\$2,500.00<br>\$5,000.00   | Average Daily Balance | Account limitations apply. |
| Holiday Club Savings Share Accounts    | 0.01% / 0.01%<br>0.03% / 0.03%<br>0.05% / 0.05%<br>0.10% / 0.10%   | Monthly              | Monthly            | Monthly (calendar) | ----                    | ----                                   | \$50.00<br>\$1,000.00<br>\$2,500.00<br>\$5,000.00  | Average Daily Balance | Account limitations apply. |
| Vacation Club Savings Share Accounts   | 0.01% / 0.01%<br>0.03% / 0.03%<br>0.05% / 0.05%<br>0.10% / 0.10%   | Monthly              | Monthly            | Monthly (calendar) | ----                    | ----                                   | \$50.00<br>\$1,000.00<br>\$2,500.00<br>\$5,000.00  | Average Daily Balance | Account limitations apply. |
| Money Market Share Accounts            | 0.01% / 0.01%<br>0.01% / 0.01%<br>0.03% / 0.03%<br>0.25% / 0.25%<br>0.40% / 0.40%<br>0.50% / 0.50%<br>0.60% / 0.60%<br>0.80% / 0.80%<br>0.90% / 0.90%<br>1.00% / 1.00% | Monthly              | Monthly            | Monthly (calendar) | ----                    | ----                                   | \$0.01<br>\$500.00<br>\$1000.00<br>\$2,500.00<br>\$10,000.00<br>\$25,000.00<br>\$50,000.00<br>\$100,000.00<br>\$250,000.00<br>\$1,000,000.00 | Average Daily Balance | Account limitations apply. |

|   |  |         |         |                    |      |      |   |                       |                            |
|---|--|---------|---------|--------------------|------|------|---|-----------------------|----------------------------|
| Secured VISA Savings Share Accounts   | 0.01% / 0.01%<br>0.03% / 0.03%<br>0.05% / 0.05%<br>0.10% / 0.10%                                   | Monthly | Monthly | Monthly (calendar) | ---- | ---- | \$50.00<br>\$1,000.00<br>\$2,500.00<br>\$5,000.00                                 | Average Daily Balance | Account limitations apply. |
| IRA Savings Share Accounts  | 0.01% / 0.01%<br>0.03% / 0.03%<br>0.05% / 0.05%<br>0.10% / 0.10%                                   | Monthly | Monthly | Monthly (calendar) | ---- | ---- | \$50.00<br>\$1,000.00<br>\$2,500.00<br>\$5,000.00                                 | Average Daily Balance | Account limitations apply. |
| HSA Savings Accounts  | 1.00% / 1.00%<br>1.09% / 1.10%<br>1.19% / 1.20%<br>1.29% / 1.30%<br>1.39% / 1.40%<br>1.49% / 1.50% | Monthly | Monthly | Monthly (calendar) | ---- | ---- | \$25.00<br>\$2,500.00<br>\$5,000.00<br>\$10,000.00<br>\$50,000.00<br>\$100,000.00 | Average Daily Balance | Account limitations apply. |
| HSA Checking Accounts   | 1.00% / 1.00%<br>1.09% / 1.10%<br>1.19% / 1.20%<br>1.29% / 1.30%<br>1.39% / 1.40%<br>1.49% / 1.50% | Monthly | Monthly | Monthly (calendar) | ---- | ---- | \$25.00<br>\$2,500.00<br>\$5,000.00<br>\$10,000.00<br>\$50,000.00<br>\$100,000.00 | Average Daily Balance | Account limitations apply. |
| High Rate Checking Accounts<br>\$0.01 to \$10,000.00<br>Qualifications Met<br>(See Section 2) | 3.92% / 4.00%  | Monthly | Monthly | Monthly (calendar) | ---- | ---- | \$0.01 -<br>\$10,000.00   | Average Daily Balance | Account limitations apply. |
| \$0.01 to \$10,000.00<br>Qualifications Not Met<br>(See Section 2)                            | 0.05% / 0.05%  |         |         |                    |      |      |   |                       |                            |
| \$10,000.01 or greater<br>Qualifications Met<br>(See Section 2)                               | 0.15% / 0.15 to 4.00%  |         |         |                    |      |      |   |                       |                            |
| \$10,000.01 or greater<br>Qualifications Not Met<br>(See Section 2)                           | 0.15% / 0.05 to 0.15%  |         |         |                    |      |      |   |                       |                            |
| Rewards Checking Accounts   | ----   | ----    | ----    | ----               | ---- | ---- | ----  | ----                  | Account limitations apply. |
| Freedom 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 Prime Savings Share, Stars & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Money Market Share, Secured VISA Savings Share, IRA Savings Share, HSA

Savings, HSA Checking, and High Rate 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 Prime Savings Share, Holiday Club Savings, 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 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 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. HIGH RATE CHECKING ACCOUNT.** For High Rate Checking accounts, you may qualify for a high rate on first \$.01 to \$10,000.00 if you meet the applicable minimum qualification requirements during the monthly qualification cycle. To meet the minimum qualifications requirements, you must: a) make 12 or more debit card signature based purchases that post to your account; and b) be enrolled to receive e-statements. You may also qualify for an additional rate increase on your first \$.01 to \$10,000.00 if you meet the above minimum monthly qualifications and if you have a consumer loan with us in good standing (includes Home Equity Line of Credit advanced funds but does not include Credit Cards or Student Loans) with a loan balance of \$5,000.00 or more. The monthly qualification cycle is defined as the period beginning on the first day of the calendar month through the last day of the calendar month. Debit card signature based purchases may take one or more business

days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the high dividend rate. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$0.01 to \$10,000.00. If you do not meet all of the minimum qualifications requirements during the monthly qualification cycle, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$0.01 to \$10,000.00. The third dividend rate and annual percentage yield listed for this account will apply if your balance is from \$10,000.01 or greater and you met the minimum qualification requirements. The fourth dividend rate and annual percentage yield listed for this account will apply if your balance is from \$10,000.01 or greater and you did not meet the minimum qualification requirements. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will rebate up to \$25.00 in ATM fees assessed at nationwide ATMs we do not own and operate, if you meet the minimum qualification requirements during the monthly qualification cycle. ATM rebates will be paid on the last business day of the month. If you do not meet all of the minimum qualifications requirements during the monthly qualification cycle ATM fees will not be rebated to you. You must be at least 18 years old to open a High Rate Checking account. There is a limit of three High Rate Checking and Reward Checking accounts allowed per member.

**3. REWARD CHECKING ACCOUNT.** For Reward Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements during the monthly qualification cycle. To meet the minimum qualifications requirements, you must: a) make 12 or more debit card signature based purchases that post to your account; and b) be enrolled to receive e-statements. The monthly qualification cycle is defined as the period beginning on the first day of the calendar month through the last day of the calendar month. Debit card signature based purchases may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the high dividend rate. ATM transactions and account transfers do not count towards earning account rewards. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn one (1) point for every \$5.00 spent on signature based debit card transactions. Qualifying debit card sales transactions include each time you use your AmeriCONNECT Visa Debit Card to make a purchase from

a vendor or merchant. These transactions must post and clear your account during each monthly payment cycle. ATM and ACH transactions or transfers do not qualify. Points may be redeemed for statement credits, gift cards, merchandise, charity through Amplifi mall or for cash back (\$25.00 Minimum). You will receive 10,000 Bonus Reward Points applied to your account when you have at least one recurring direct deposit, bill payment or ACH credit per month in the first 90 days of your account being opened. In addition, we will rebate up to \$25.00 in ATM fees assessed at nationwide ATMs we do not own and operate, if you meet the minimum qualification requirements during the monthly qualification cycle. ATM rebates will be paid on the last calendar day of the month. If you do not meet all of the minimum qualifications requirements during the monthly qualification cycle, you will not earn points on your signature based debit card transactions and ATM fees will not be rebated to you. You must be at least 18 years old to open a Reward Checking account. There is a limit of three High Rate Checking and Reward Checking accounts allowed per member.

**4. NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**5. 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.

**6. 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.

**7. 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 Prime 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 Prime Savings Share, Star & Stripes Savings Share, Rising Star Savings Share, Holiday Club Savings Share, Vacation Club Savings Share, Money

Market Share, Secured VISA Savings Share, IRA Savings Share, HSA Savings, HSA Checking, and High Rate 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.

**8. ACCOUNT LIMITATIONS.** 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 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 no check writing allowed on this account. Member Privilege, Bill Payment, and Mobile Deposit capabilities not available for this account.

**9. 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 Membership and Account Agreement and 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 Schedule of

Fees and Charges 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.

**10. MEMBERSHIP.** As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below in your Prime Savings Share account.

|                           |        |
|---------------------------|--------|
| Par Value of One Share    | \$0.01 |
| Number of Shares Required | 1      |

**11. RATES** — The rates provided in or with the Rate 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.

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

# SCHEDULE OF FEES AND CHARGES

## Checking Fees

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

## Automatic Overdraft Transfers from Savings

Over Three (3) Transfers  
 (Per Month)..... \$10.00 each  
 Lump sum charged at month end

## Other Checking Fees

Return Check Fee  
 (i.e., Overdrawn)..... \$28.00 per each submission/resubmission returned for insufficient/ uncollected funds

Overdraft Fee .....\$28.00 each

Member Privilege (MP) Overdraft Fee\*... \$28.00 each

Check Collection.....\$20.00 each

Check Protest.....\$20.00 each

Check Stop Payment

Unassisted (Online).\$15.00 each

Assisted (Financial Center/Member Contact Center) ..... \$30.00 each

Check printing fee... Depends on the style and quantity of checks ordered and related charges.

Official Check \*\*Stop Payment... \$20.00 each

Official Check Copy ..... \$3.00 each

Official Check (\$50.00 min)..... each month: first two free, then \$5.00 each

\*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

## Wire Transfers

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

## ACH Fees

ACH Stop Payment..... \$20.00 each  
 ACH Returned Item Fee.....\$28.00 per each submission /resubmission

## ATM/ POS Transactions

AmeriCU ATM's ..... No Fee  
 Non AmeriCU (Foreign) ATM Fee ..... \$1.25 each (Withdrawals, Inquires and Transfers)

## Debit Card Fees

Non Sufficient Funds (Return Item)..... \$28.00 per each submission /resubmission

Priority Mail Express Fee ..... \$26.35

Priority Mail Express Fee

(Sundays/Holidays):.....\$38.55

Receipt Copies for Debit Card.....\$5.00 each

Card Replacement... \$10.00

## Preauthorized EFT Fees

Non Sufficient Funds (Return Item)..... \$28.00 per each submission /resubmission

## 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

## Safe Deposit Box\* Fees

3 x 5 Box..... \$30.00  
 3 x 10 Box..... \$50.00  
 5 x 10 Box..... \$70.00  
 10 x 10 Box..... \$100.00

Replace Lost Safe Deposit Box Key ..... \$12.00

\*Available only at Black River Blvd., Rome Branch Office

## Miscellaneous Fees

Third-Party\* Check Cashing..... \$5.00

(\*Member cashing a check for a non-member)

Savings Only\* - Check Cashing..... \$2.00 each

(\*Waived with qualifying relationship \*Any member who has a

Savings only Share with an average daily balance under

\$200.00 will be charged a check-cashing fee of \$2.00 per

check. This fee is assessed when a member has no other

relationships (checking, loans, mortgage, and credit cards) with us other than a savings.)

Canadian Check Processing..... \$10.00 each

Red Zipper Bags ..... \$3.00 each

Bill Pay Users ..... \$1.00 per check

if over 10 written per month

## EFFECTIVE DATE

05/08/24

