

For questions or inquiries, contact:



Accentra Credit Union
 400 Fourth Ave NE • PO Box 657
 Austin, MN 55912
 800.533.0448 • 507.433.1829

**TRUTH-IN-SAVINGS DISCLOSURES AND
 RATES AND FEES SCHEDULE**

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 04/01/2015

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Share Savings	0.05%	0.05%	Variable	Quarterly	Quarterly	\$5.00	N/A	N/A
Christmas Club	0.10%	0.10%	Variable	Quarterly	Quarterly	\$20.00	N/A	N/A
IRA Savings	0.10%	0.10%	Variable	Quarterly	Quarterly	\$20.00	N/A	N/A
Basic Checking	0.00%	0.00%	N/A	N/A	N/A	\$50.00	N/A	N/A
Accent Checking	0.05%	0.05%	Variable	Monthly	Monthly	\$50.00	N/A	\$500 Average Daily Balance
Money Market Savings								
\$0 – 2,499	0.05%	0.05%	Variable	Monthly	Monthly	\$2,500	N/A	N/A
\$2,500 – 9,999	0.05%	0.05%						
\$10,000 – 24,999	0.10%	0.10%						
\$25,000 – 49,999	0.15%	0.15%						
\$50,000 – 99,999	0.20%	0.20%						
\$100,000 - greater	0.35%	0.35%						

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited and is set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate interest on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the 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.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will receive the accrued interest.

6. TRANSACTION LIMITATIONS. For Christmas Savings Accounts: the entire balance will be transferred to your share account on or after October 1st and the account will remain open. For all accounts except checking accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.

7. COURTESY PAY. Courtesy Pay may allow members who are in "good standing" to overdraw their Basic Checking account up to \$500 and their Accent Checking account up to \$750. To be in "good standing", you must (1) have the checking account with us for at least 180 days. If you overdraw your account, we may, at our discretion, pay overdrafts up to the limit. You will be assessed either a NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the limit. Courtesy Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. We will send you notice each time an overdraft occurs. If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds.

8. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate at any time. There are no limitations on the amount the rate can change.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: _____

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
3 Months	0.05%	0.05%	Fixed	At Maturity	At Maturity	\$500.00	Not Allowed	90 Days Interest	Automatic with 7 day grace period
6 Months	0.05%	0.05%	Fixed	At Maturity	At Maturity	\$500.00	Not Allowed	90 Days Interest	
12 Months	0.05%	0.05%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	180 Days Interest	
12 Months	0.15%	0.15%	Fixed	Quarterly	Quarterly	\$50,000.00	Not Allowed	180 Days Interest	
18 Months	0.45%	0.45%	Variable	Monthly	Monthly	\$10.00	Allowed	180 Days Interest	
24 Months (\$500-49,999)	0.10%	0.10%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	180 Days Interest	
24 Months (50,000 +)	0.20%	0.20%	Fixed	Quarterly	Quarterly	\$50,000.00	Not Allowed	180 Days Interest	
36 Months (\$500-49,999)	0.20%	0.20%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	360 Days Interest	
36 Months (50,000 +)	0.30%	0.30%	Fixed	Quarterly	Quarterly	\$50,000.00	Not Allowed	360 Days Interest	
36 Month Step up (\$500-49,999)	0.15%	0.15%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	360 Days Interest	
36 Month Step up (50,000 +)	0.25%	0.25%	Fixed	Quarterly	Quarterly	\$50,000.00	Not Allowed	360 Days Interest	
48 Months (\$500-49,999)	0.25%	0.25%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	360 Days Interest	
48 Months (50,000 +)	0.35%	0.35%	Fixed	Quarterly	Quarterly	\$50,000.00	Not Allowed	360 Days Interest	
60 Months (\$500-49,999)	0.30%	0.30%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	360 Days Interest	
60 Months (50,000 +)	0.40%	0.40%	Fixed	Quarterly	Quarterly	\$50,000.00	Not Allowed	360 Days Interest	
7 Month Special	0.15%	0.15%	Fixed	At Maturity	At Maturity	\$2,500.00	Not Allowed	90 Days Interest	

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. *For all terms except the 18 Month:* The interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. *Applies to 18 Month Term only:* The interest rate and Annual Percentage Yield (APY) are variable and is based on an Index. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings.

2. COMPOUNDING AND CREDITING. The frequency with which interest will be compounded and credited is set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate interest on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the 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.

5. ACCRUAL OF INTEREST. Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will receive the accrued interest.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the interest has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that interest will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

9. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is equal to the 2-year Treasury Constant Maturity Rate. We may change the rate monthly. There are no limitations on the amount the rate can change.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____ :

FEE SCHEDULE

Savings and Checking Accounts, ACH, and Home Banking/Bill Pay Transactions:

Non-Sufficient Funds (NSF) Charge	\$33.00 per item
Courtesy Pay Service Charge*	\$33.00 per item
Uncollected/Unavailable Funds Charge	\$33.00 per item
Returned Item (from another institution)	\$4.00 per item
Overdraft Transfer from savings for clearance of checks, ACH, or CheckCard transactions (Basic Checking)	\$2.00 per transfer (transfers will be in \$100 increments)
Stop-Payment Fee	\$20.00 per item
Statement Copy Fee	\$4.00 per item
Record Searches/Research	\$30.00 per hour
Check Printing	Varies with style
Online Bill Pay Usage Fee (Basic Checking)	\$2.00 per month

*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means and will be called a Paid NSF fee on your statement.

ATM and CheckCard Transactions. In addition to the above applicable fees, the following fees may apply:

ATM Fee for using an ATM not owned by us (Basic Checking)	\$2.00 per item (after 6 per month)
Foreign Currency Transaction Fee (% of amount converted to U.S. Dollars)	1%
CheckCard – Gift Card Purchase Fee	\$5.00
Replacement Card (Basic)	\$4.00 per card

Wire Transfers, Negotiable Items, and Special Transactions:

Wire Transfer – Outgoing – Domestic	\$15.00 per item
Wire Transfer – Outgoing – International	\$50.00 per item
Collection/Special Handling Fee	\$5.00 per item
Money Order	\$2.00 per item
Teller Check	\$2.00 per item

Safe Deposit Boxes. Safe Deposit Boxes may not be available at all branches

3" x 5"	\$25.00 per year
5" x 5"	\$30.00 per year
3" x 10"	\$30.00 per year
5" x 10"	\$40.00 per year
10" x 10"	\$60.00 per year
Lost Key Fee	\$15.00 per key
Drill Fee: third-party service provider fees apply	\$150.00

Miscellaneous Fees and Charges:

Levies/Garnishments	\$15.00 per item
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Share Value

Par Value of One Share	\$5.00
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