

# Account Disclosure Rate Supplement and Schedule of Fees and Charges

| INSTRUCTIONS                      |                 | This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. |                         | The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below. |  |
|-----------------------------------|-----------------|---------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------------------------------------------------------------------------------|--|
|                                   |                 | <input type="checkbox"/> New Account                                                                                |                         | <input type="checkbox"/> Request for Information                                                |  |
|                                   | EFFECTIVE DATE: |                                                                                                                     |                         |                                                                                                 |  |
| Account Type                      |                 | VARIABLE RATE                                                                                                       |                         |                                                                                                 |  |
|                                   |                 | BALANCE                                                                                                             | ANNUAL PERCENTAGE YIELD | DIVIDEND RATE                                                                                   |  |
| Savings(1)(2)                     |                 | \$0.00 - \$999.99                                                                                                   | _____ %                 | _____ %                                                                                         |  |
|                                   |                 | \$1,000.00 & Greater                                                                                                | _____ %                 | _____ %                                                                                         |  |
| IRA Savings(1)(2)                 |                 | \$0.00 - \$9,999.99                                                                                                 | _____ %                 | _____ %                                                                                         |  |
|                                   |                 | \$10,000.00 & Greater                                                                                               | _____ %                 | _____ %                                                                                         |  |
| Coverdell Education Savings(1)(2) |                 | \$0.00 - \$9,999.99                                                                                                 | _____ %                 | _____ %                                                                                         |  |
|                                   |                 | \$10,000.00 & Greater                                                                                               | _____ %                 | _____ %                                                                                         |  |
| Health Savings(1)                 |                 |                                                                                                                     | _____ %                 | _____ %                                                                                         |  |
| Christmas Club(1)                 |                 |                                                                                                                     | _____ %                 | _____ %                                                                                         |  |
| Vacation Club(1)                  |                 |                                                                                                                     | _____ %                 | _____ %                                                                                         |  |
| Money Market(1)(2)                |                 | \$2,500.00 - \$49,999.99                                                                                            | _____ %                 | _____ %                                                                                         |  |
|                                   |                 | \$50,000.00 - \$99,999.99                                                                                           | _____ %                 | _____ %                                                                                         |  |
|                                   |                 | \$100,000.00 & Greater                                                                                              | _____ %                 | _____ %                                                                                         |  |

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of \_\_\_\_\_. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

## Schedule of Fees and Charges

### Checking Account Fees:

|                                    |                   |
|------------------------------------|-------------------|
| Return Deposit Item Fee .....      | \$35.00           |
| Foreign Item Processing Fee        |                   |
| Up to \$200.00 .....               | \$15.00 per check |
| Over \$200.00 .....                | \$25.00 per check |
| Stop Payment (one) .....           | \$10.00           |
| Stop Payment (range) .....         | \$15.00           |
| Check Copy Fee (free online) ..... | \$3.00 each       |
| Temporary Checks .....             | \$3.00 set of 4   |

### Money Market Fees:

|                                       |                        |
|---------------------------------------|------------------------|
| Below Minimum Balance .....           | \$10.00 per month      |
| Withdrawal over 6 for the Month ..... | \$10.00 per withdrawal |
| Returned Deposited Check .....        | \$35.00                |

## Schedule of Fees and Charges (continued)

### **Other Fees & Charges:**

|                                                                                                                                                               |                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Money Orders (Nifty Fifty members 5 free per month) .....                                                                                                     | \$3.00                 |
| Outgoing Domestic Wire/Western Union Domestic Wire .....                                                                                                      | \$25.00                |
| Outgoing International Wire .....                                                                                                                             | \$35.00                |
| Copy of statement provided previously .....                                                                                                                   | \$5.00                 |
| IRA Closeout Fee .....                                                                                                                                        | \$50.00                |
| IRA Early Withdrawal .....                                                                                                                                    | \$25.00                |
| Legal Processing (includes Domestic Relations orders, Garnishments, Levies, Search Warrants, Subpoenas, Writs, etc.) .....                                    | \$50.00                |
| Cashier Check .....                                                                                                                                           | \$3.00                 |
| Research & Reconciliation .....                                                                                                                               | \$30.00 per hour       |
| Safe Deposit Box                                                                                                                                              |                        |
| 3x5.....                                                                                                                                                      | \$20.00 per year       |
| 3x10.....                                                                                                                                                     | \$35.00 per year       |
| 5x10.....                                                                                                                                                     | \$42.00 per year       |
| 10x10.....                                                                                                                                                    | \$65.00 per year       |
| Drilling Fee .....                                                                                                                                            | \$150.00               |
| Replacement Key .....                                                                                                                                         | \$10.00                |
| Dormant/Inactive Account (applies to members 18 years and older with no account activity for 12 months) .....                                                 | \$5.00 per month       |
| Returned Mail/Undeliverable Mail/Incorrect Address .....                                                                                                      | \$10.00 per occurrence |
| Overdraft Privilege Program .....                                                                                                                             | \$25.00                |
| Closed Account Fee (if account closed within first 6 months of opening) .....                                                                                 | \$25.00                |
| Check Cashing Fee (waived for members that: (a) are under 22 years of age; or (b) have at least \$250.00 on deposit with Us, or an active loan with Us) ..... | \$5.00 per check       |

### **ATM/Debit Card Fees:**

|                                                                                                                                  |         |
|----------------------------------------------------------------------------------------------------------------------------------|---------|
| All Transactions at LFCU ATMs .....                                                                                              | Free    |
| First six (6) transactions at Non LFCU ATMs .....                                                                                | Free    |
| Each Additional Transaction Over 6 (Allpoint, Select-A-Branch & CU\$ machines will be surcharge free for all LFCU members) ..... | \$1.00  |
| All POS Transactions .....                                                                                                       | Free    |
| PIN Mailer Request .....                                                                                                         | \$3.00  |
| Replace Damaged Card .....                                                                                                       | \$6.00  |
| Replace Lost Card .....                                                                                                          | \$12.00 |
| Empty Envelope ATM Deposit .....                                                                                                 | \$50.00 |
| Improper Endorsement ATM Deposit .....                                                                                           | \$3.00  |
| Express Delivery of Card (standard next day) .....                                                                               | \$30.00 |
| Express Delivery of Card (weekend next day) .....                                                                                | \$40.00 |