

Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date.

Amount of Penalty. For all accounts, the amount of the early withdrawal penalty for your accounts is 60 days dividends.

How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.

Renewal Policy. The renewal policy for your accounts is indicated on the reverse side. For all accounts, your account will automatically renew for another term upon maturity. For Certificate accounts, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

FEE SCHEDULE

Credit Union Membership

Member Opening Savings Deposit \$5.00 minimum

Checking Account Fees

NSF fee..... \$30.00 per item
 Returned item fee..... \$30.00 per item
 Overdraft item fee..... \$30.00 per item
 Stop Payment fee..... \$30.00 per request
 Check Printing fee..... \$2.00 per item
 Check Request fee..... \$2.00 per item
 Check Copy fee..... \$5.00 per item
 Check Printing fee..... Pricing vary on style

Checking Account Fees

Monthly Service fee..... \$8.00 per month
 Account Reconciliation fee..... \$30.00 per hour
 Account Research fee..... \$30.00 per hour
 Statement Copy fee..... \$5.00 per month
 Returned Statement/Bad Address..... \$2.00
 Deposited Item Return fee..... \$30.00
 Outgoing Domestic Wire Transfer..... \$15.00
 Outgoing International Wire Transfer..... \$50.00
 Incoming Wire fee..... No Charge
 Inactive Account fee..... \$25.00 per year on balances under \$100

Fee To Reopen An Account..... \$10.00 (within 6 months of closing)
 Phone Request..... \$1.00 per request
 Account History Review..... \$5.00 per request
 Fax Transmission fee..... \$2.00 per page
 Replacement Debit Card/Pin..... \$5.00
 Verification of Deposit fee..... \$10.00

Remote Access Fees

Internet Banking..... FREE
 Debit/ATM Card..... FREE
 E-Statements..... FREE

Loan Fees

Loan Application fee..... \$10.00
 Loan Processing fee..... \$15.00
 Collection fees..... Cost

If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

ARRH Federal Credit Union

P.O. Box 1447
 Middlesboro, KY 40965
 Phone: 606-248-8566
 Fax: 606-248-7716
 www.arrhfcu.org

Rate & Fee Schedule

Certificate Accounts



FEDERAL CREDIT UNION
 "Firmly Founded In Appalachia Since 1970"

P.O. Box 1447
 3805 W. Cumberland Ave.
 Middlesboro, KY 40965
 Phone: 606-248-8566
 Fax: 606-248-7716

RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective Date:

Maturity Date:

RATE SCHEDULE

	<input type="checkbox"/> Certificate Account	<input type="checkbox"/> IRA Certificate (1) Account	<input type="checkbox"/> IRA Certificate (2) Account
Minimum Opening Deposit Dividends Compounded Dividends Credited Dividend Period	<input type="checkbox"/> \$1,000.00 Monthly* Monthly* Calendar Month*	<input type="checkbox"/> \$1,000.00 Monthly Monthly Calendar Month	<input type="checkbox"/> \$1,000.00 At Maturity At Maturity Term of Account
TERM <input type="checkbox"/> 6 month <input type="checkbox"/> 12 month <input type="checkbox"/> 18 month <input type="checkbox"/> 30 month <input type="checkbox"/> 36 month	Dividend Rate (%) Fixed	Dividend Rate (%) Fixed	Dividend Rate (%) Fixed
Additional Deposits: Withdrawals: Renewable:	Not Allowed Allowed - With Penalty Automatic	Not Allowed Allowed - With Penalty Automatic	Not Allowed Allowed - With Penalty Automatic

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule 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 all accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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. **Dividends Compounding and Crediting.** The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period. For Certificate accounts, the compounding, crediting and dividend period can also be quarterly or at maturity, depending on member's request at the opening of the account.

4. **Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

5. **Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. **Transaction Limitations.** After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.

7. **Maturity.** Your account will mature as indicated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.