

	Main: 317 31 st Street Huntington, WV 25702 Mall: 117 Mall Road Barboursville, WV 25504 SMMC: 2828 1 st Ave. Ste: 102, Huntington, WV 25702 (304)697-2919 www.universalfcu.com	Truth in Savings Act Rate and Fee Schedule This Rate and Fee Schedule is part of your Agreement with the Credit Union
The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated. If you have any questions or require current rate information on your accounts, please call the Credit Union at (304) 697-2919.	Par Value of Membership Shares: The Par Value of a Membership Share is \$5.00 TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.	THE DATE OF THIS RATE AND FEE SCHEDULE IS: February 1, 2017

Share Account	Share Savings Account below \$5000.00	Share Savings Account over \$5000.00	Share Draft "Checking" Account	Share Draft ****"Fresh Start" Account	IRA Share "Savings" Account	Christmas Club Savings Account	Club Ed Share "Savings" Account (ages 0-17)
DIVIDEND RATE	0.05 %	0.05 %	N/A	N/A	0.50 %	0.05 %	0.05%
ANNUAL PERCENTAGE YIELD ("APY")	0.05 %	0.05 %	N/A	N/A	0.50 %	0.05 %	0.05%
Dividends Compounded and Credited	Quarterly	Quarterly	N/A	N/A	Quarterly	Quarterly	Quarterly
Dividend Period	Quarterly	Quarterly	N/A	N/A	Quarterly	Quarterly	Quarterly
Minimum Opening Deposit	\$5.00	\$5.00	N/A	N/A	N/A	N/A	\$5.00
Minimum Balance to Avoid Service Charge and to earn APY set forth in this Schedule	\$100.00 to earn APY	\$100.00 to earn APY	N/A	See Separate Disclosure	\$100.00 to earn APY	\$100.00 to earn APY	\$0.00 to earn APY

Term Share Certificate and IRA Certificate Accounts	Fixed Rate Share Certificate Account	Fixed Rate IRA Certificate Account
Minimum Opening Deposit - Minimum Balance to Earn APY	\$5,000.00	\$5,000.00
Dividends Credited and Compounded	Quarterly	Quarterly
Dividend Period	Quarterly	Quarterly
TERM	Dividend Rate (APR)	Annual Percentage Yield (APY)
12 Month	0.20 %	0.20 %
24 Month	0.40 %	0.40 %
36 Month	0.65 %	0.65 %
48 Month	0.80 %	0.80 %
60 Month	N/A	N/A
		1.00 %
		1.00 %

State Laws: Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of West Virginia shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue.

Credit To Accounts For Member Deposits and Business Day Disclosure:

The Credit Union's "daily cut-off time":	All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below.
The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers	Any dollar amount may be transferred until 1:00 p.m., on a business day. Any request for a transfer after 1:00 p.m., will be sent on the following business day of which we are open.
The Credit Union's business day disclosure:	**Our Main and Mall office business days are Monday through Friday 9:30 a.m. to 5:00 p.m., excluding holidays. Our Night Depository is opened at 9:30 a.m. daily. (Deposits made after 9:30 a.m. or on a day we are not open will be processed on the next business day we are open). Our St. Mary's Hospital Branch hours of business are Monday through Thursday 9:00 to 4:00, Friday 7:00 to 4:30. Our Mall Branch drive thru will be open on Saturdays 9:30 a.m. until 12:00 p.m. for your convenience.
**Credit Union Business Day	Please contact your branch office for specific details
Approved Check Printer Vendor:	Main Street Inc.

Electronic Funds Transfer Services: Limitations, Fees, and other Important Information

Daily ATM Limits (\$/#) (average limits)	*\$200.00 /15 Per 24 Hour period	On-Line Transaction Processing	Generally it will take 2-5 days to process a transaction
Daily POS Limits (\$/#) (average limits)	*\$200.00 / 20 Per 24 Hour	Stopping Payment of an Online Bill Payment Transaction	You may contact us or our representative pursuant to our Agreement at 304-697-2919 during normal business for further instruction.
Daily Credit Limit	*\$1,500.00 Per 24 Hours		
On-Line (Home Banking)	\$2500.00 Per Transaction		

Important Information Regarding Your Electronic Services // ACH -Wire Transfer Disclosures:

Home Banking Inquiries: 304-697-2919
Opt-Out Election and/or Credit Union's Privacy Policy: 304-697-2919
WIRE: It is the primary responsibility of the account holder to retrieve information in regards to sending or receiving a wire.

Club Accounts:	Account Requirements:	Distribution Methods:
Christmas Club	Plan Period 11/01 thru 10/31 Each Year Deposits Allowed: Any time During Plan Period.	Deposit to Share Draft Account if open, otherwise it will be transferred to Prime Share unless otherwise instructed.
Summer Pay Account	Plan Period: Check with the Credit Union - To be determined annually based on school system factors.	Deposit to Share Draft Account if open, otherwise it will be transferred to Prime Share unless otherwise instructed.

Fees and Service Charges For All Accounts and Services...:			
Returned item fee (per item) // unpaid items that are returned by the institution upon which drawn)	\$30.00	Insufficient funds item fee (per item // unpaid items that are returned by us)	\$30.00
Account reconciliation fee (per hour)	\$25.00 per hour	Overdraft Courtesy Clearing	\$30.00 per item
Check "Share Draft or Official Check" copy fee (per item)	\$ 7.00	ACH Hand Posting Fee	\$10.00 per item
Statement copy fee (per statement/printout)	\$ 2.00 per page	Bad Address Fee or Bad Email Address Fee	\$5.00 per month
Official Check	\$5.00 per check	Check printing fee (per 150 drafts) Approved Vendor(s) Main Street	Price varies depending on style
Wire transfer fee (per transfer) – incoming	\$15.00 per wire	Research fee (per hour)	\$ 25.00
Wire transfer (USA) fee (per transfer) – outgoing	\$20.00 per wire	Legal process tax levies, garnishments, etc. (per occurrence)	The greater of \$ 50.00 or the actual costs.
Coin Counting Fee	5% with a max. Of \$25.00	Credit Report Fees	\$4.00 per report
Debit Card Reissue (per occurrence)	\$15.00	Loan Application Fee	\$10.00 per application
Money order fee (per money order)	\$2.00	Loan Payoff Letter / Fax	\$5.00 per occurrence
Stop Payment – Share Draft (Check)/ACH/Bill Pay	\$ 30.00 per item	Safe Deposit Box Fee (pro-rated)	\$18.00 annually
Dormant/Inactivity Fee (per month after 12 months without activity) \$5.00 per month	\$5.00	Fax Services	\$2.00 per page
Account Verification Fee—including special letters	\$15.00 per occurrence	***Fresh Start Checking - separate disclosure	\$5.00 per month
ATM combined withdrawals and balance inquiries of ten (10) per month free of charge. Over ten (10) is \$1.00 per transaction at the time of the transaction.	\$1.00 per occurrence	Late Loan Payment Fee – 10% of payment not to exceed \$10.00	\$10.00 per payment; max.
Share (Savings) Account Excessive Withdrawal Fee (REG D) Five (5) cash withdrawals are allowed in a month; then \$5.00 per month	\$5.00 per month after five (5)	Bill Pay- There will be no charge for the Bill Pay Service as long as at least one item is generated each month and no more than six (6) member written drafts clear your account during the month. If you are a bill pay subscriber, you will be charged a fee of \$3.00 per month if either of the following situations occur: 1. If no Bill Pay items are generated during any given month. 2. If more than six (6) member-written drafts clear your account during any given month.	\$0.00 **\$3.00 per month

†Fees stated apply unless a specific law requires a lesser amount, in which case the lesser amount shall apply.

- Rate Information:** The Annual Percentage Rate (APR) 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 AOT may change monthly as determined by the Credit Union's Board of Directors. The Regular Share, Special Savings, Summer Pay and Christmas Club accounts are tiered rate accounts as stated above.
- Nature of Dividends:** Dividends are paid from current earnings after required reserve transfers at the end of the dividend period. The dividend rates and APY is prospective rates that the credit union anticipates paying for the applicable period.
- Dividend Compounding & Crediting:** The compounding and crediting of dividends and dividend period applicable for each account is set forth above. The Dividend Period is the period of time at the end of which an account earns credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Accrual of Dividends:** For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the day the credit union receives provisional credit. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- Balance Information:** The minimum balance requirements applicable to each account are set for above. For the Average Daily Balance method, dividends are calculated by applying a periodic rate of the average daily balance in the accounts for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

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