

Rate and Fee Disclosure for Savings, Checking and Certificate Accounts

This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your Share Savings, Share Draft, and Certificate Accounts at Five County Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Membership and Account Agreement.

Effective Date	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
10/01/2011						
Savings						
\$0.01 – \$99.99	0.00%	0.00%				
\$100.00 – \$999.99	0.00%	0.00%				
\$1000.00 – \$4,999.99	0.05%	0.05%	\$25	\$25	Monthly	Monthly
\$5,000.00 – \$24,999.99	0.10%	0.10%				
\$25,000.00 – \$49,999.99	0.12%	0.12%				
\$50,000.00 – \$99,999.99	0.13%	0.13%				
\$100,000.00 or more	0.20%	0.20%				
IRA						
\$0.01 – \$99.99	0.00%	0.00%				
\$100.00 – \$999.99	0.00%	0.00%				
\$1000.00 – \$4,999.99	0.05%	0.05%	\$0	–	Monthly	Monthly
\$5,000.00 – \$24,999.99	0.10%	0.10%				
\$25,000.00 – \$49,999.99	0.12%	0.12%				
\$50,000.00 – \$99,999.99	0.13%	0.13%				
\$100,000.00 or more	0.20%	0.20%				
Christmas Club						
\$0.01 – \$99.99	0.00%	0.00%				
\$100.00 – \$999.99	0.00%	0.00%				
\$1000.00 – \$4,999.99	0.05%	0.05%	\$0	–	Monthly	Monthly
\$5,000.00 – \$24,999.99	0.10%	0.10%				
\$25,000.00 – \$49,999.99	0.12%	0.12%				
\$50,000.00 – \$99,999.99	0.13%	0.13%				
\$100,000.00 or more	0.20%	0.20%				
Savings Club						
\$0.01 – \$99.99	0.00%	0.00%				
\$100.00 – \$999.99	0.00%	0.00%				
\$1000.00 – \$4,999.99	0.05%	0.05%	\$0	–	Monthly	Monthly
\$5,000.00 – \$24,999.99	0.10%	0.10%				
\$25,000.00 – \$49,999.99	0.12%	0.12%				
\$50,000.00 – \$99,999.99	0.13%	0.13%				
\$100,000.00 or more	0.20%	0.20%				
Classic Checking, Second Chance Checking, and free4ME Checking (Balances \$5,000 and over						
	0.025%	0.025%	\$0	–	Monthly	Monthly



Five County Credit Union • Rate and Fee Disclosure

Effective Date	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
05/11/2011						
Prestige Checking						
\$0.01 – \$99.99	0.00%	0.00%	\$10,000*	–	Monthly	Monthly
\$100.00 – \$999.99	0.00%	0.00%				
\$1000.00 – \$4,999.99	0.10%	0.10%				
\$5,000.00 – \$24,999.99	0.15%	0.15%				
\$25,000.00 – \$49,999.99	0.20%	0.20%				
\$50,000.00 – \$99,999.99	0.25%	0.25%				
\$100,000.00 or more	0.30%	0.30%				
Elite Checking						
\$0.01 – \$99.99	0.00%	0.00%	\$25,000*	–	Monthly	Monthly
\$100.00 – \$999.99	0.00%	0.00%				
\$1000.00 – \$4,999.99	0.10%	0.10%				
\$5,000.00 – \$24,999.99	0.15%	0.15%				
\$25,000.00 – \$49,999.99	0.20%	0.20%				
\$50,000.00 – \$99,999.99	0.25%	0.25%				
\$100,000.00 or more	0.30%	0.30%				
Golden Rate Fund						
\$0.01 – \$99.99	0.00%	0.00%	\$1,000	–	Monthly	Monthly
\$100.00 – \$999.99	0.00%	0.00%				
\$1000.00 – \$4,999.99	0.05%	0.05%				
\$5,000.00 – \$24,999.99	0.10%	0.10%				
\$25,000.00 – \$49,999.99	0.15%	0.15%				
\$50,000.00 – \$99,999.99	0.20%	0.20%				
\$100,000.00 or more	0.25%	0.25%				
Golden Rate Fund Plus						
\$0.01 – \$99.99	0.00%	0.00%	\$5,000	–	Monthly	Monthly
\$100.00 – \$999.99	0.00%	0.00%				
\$1000.00 – \$4,999.99	0.00%	0.00%				
\$5,000.00 – \$24,999.99	0.10%	0.10%				
\$25,000.00 – \$49,999.99	0.20%	0.20%				
\$50,000.00 – \$99,999.99	0.30%	0.30%				
\$100,000.00 or more	0.40%	0.40%				
Effective Date	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
04/01/2011						
SHIP Account	0.75%	0.75%	\$5	–	Monthly	Monthly

* Minimum Amount in Member Savings Account



Effective Date	Dividend Rate	Annual Percentage Yield	Dividends Compounded & Credited	Dividend Period
08/17/2011				
Term Savings Certificates				
90 days				
\$500.00 – \$9,999.99	0.20%	0.20%		
\$10,000.00 – 99,999.99	0.25%	0.25%		
\$100,000.00 or more	0.30%	0.30%		
6 months				
\$500.00 – \$9,999.99	0.30%	0.30%		
\$10,000.00 – 99,999.99	0.35%	0.35%		
\$100,000.00 or more	0.40%	0.40%		
12 months				
\$500.00 – \$9,999.99	0.45%	0.45%		
\$10,000.00 – 99,999.99	0.50%	0.50%		
\$100,000.00 or more	0.55%	0.55%		
18 months				
\$500.00 – \$9,999.99	0.50%	0.50%		
\$10,000.00 – 99,999.99	0.65%	0.65%		
\$100,000.00 or more	0.70%	0.70%	Monthly	Monthly
2 years				
\$500.00 – \$9,999.99	0.65%	0.65%		
\$10,000.00 – 99,999.99	0.70%	0.70%		
\$100,000.00 or more	0.75%	0.75%		
3 years				
\$500.00 – \$9,999.99	1.05%	1.06%		
\$10,000.00 – 99,999.99	1.10%	1.11%		
\$100,000.00 or more	1.15%	1.16%		
4 years				
\$500.00 – \$9,999.99	1.45%	1.46%		
\$10,000.00 – 99,999.99	1.50%	1.51%		
\$100,000.00 or more	1.55%	1.56%		
5 years				
\$500.00 – \$9,999.99	1.90%	1.92%		
\$10,000.00 – 99,999.99	1.95%	1.97%		
\$100,000.00 or more	2.00%	2.02%		



Truth-In-Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information.

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Regular savings accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, 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 a dividend period. The Dividend Rate and Annual Percentage Yield set forth above are the rates and yields for the last dividend period as set forth above.

3. Compounding and Crediting.

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends.

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, accrued dividends will not be paid.

5. Balance Information.

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the average daily balance for the period. To determine the Average Daily Balance, we add up the principal in the account each day and divide that amount by the number of days in the period.

6. Account Limitations.

a. Preauthorized Transfers. For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three of these six transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

b. Christmas Club Account. For a Christmas Club account, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be closed.

c. Ship Account. For a ship account, if you do not give 90 days notice prior to withdrawal, you will pay an early withdrawal penalty equal to 90 days dividends on the amount withdrawn.

d. Golden Rate Fund. If balance drops below the minimum balance of \$1,000 the account will be closed and the remaining funds transferred to the Member Savings account. Minimum withdrawal of \$250.00

e. Golden Rate Fund Plus. Minimum withdrawal of \$500.00

f. Second Chance Checking. No offline plastic card transactions will be approved.

g. free4ME Checking. Account will roll over into a Classic Checking account on your 26th birthday, or the first business day thereafter.

7. Certificate Account Features.

a. Account Limitations. After your account is opened, you may not make additional deposits to a Certificate account.

b. Maturity. Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

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

(1) Amount of Penalty. The early withdrawal penalty is equal to the amount of dividends that would be earned on the amount withdrawn for half of the term of the certificate.

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

(3) 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: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy. Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. 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.

Notice:

If you have a dispute with your financial institution or credit union regarding your deposit or share account, you may contact the financial institution or credit union and attempt to resolve the problem directly. If the financial institution or credit union fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Bureau of Financial Institutions at the following Internet address: <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>.

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

When your complaint involves a federally-chartered financial institution or credit union, the Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency and inform you to whom it has been referred.

Fee Schedule

All Accounts

Statement Copies.....	\$5.00 per copy
Account History-Intermittent.....	\$5.00 per report
Check Withdrawal Fee.....	\$2.00 per check
Account Research/Reconciliation.....	\$30.00 per hour
Internal Telephone Transfers (employee assisted).....	\$3.00 per transfer
Any NEACH/ACH/Debit Card Overdraft.....	\$30.00 per draft

Savings and Club Account Charges

Excessive Withdrawal Fee after Three Withdrawals per Month.....	\$1.00 each after 3
Member Share Balance below \$25.00.....	\$5.00 monthly fee

Share Draft (Checking) Account Charges

Second Chance Checking Monthly Fee.....	\$5.00 per month
Stop Payment Order.....	\$30.00 per draft
Any Check Copy.....	\$2.00 per copy
Express Fax Copy (share drafts only).....	\$5.00 per copy
Overdrafts - Rejected/Returned Draft.....	\$30.00 per draft
Withdrawal by Transfer - Cleared Draft from Shares.....	\$10.00 per draft
Check Printing Charges.....	varies depending on style of checks

Other Account Fees

To Close Account Opened Less than Six Months.....	\$25.00
Dormant Accounts Inactive for 1 Year.....	\$5.00 per month*
Returned Statements Due to Incorrect Address.....	\$5.00
Legal Processing Fee for Writs, Summons, and Levies.....	\$50.00

Services

Photocopies.....	\$0.25 per copy
Money Orders.....	\$2.00 per copy
FAX Transmittals.....	\$1.00 per page/ \$2.00 per minute
Traveler's Checks - One Party.....	\$2.00 per hundred (2%)
Traveler's Checks - Two Party.....	\$3.00 per hundred (3%)

Check Cashing Fees

Non Original Payee.....	\$5.00 per check
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Safe Deposit Boxes

Drilling.....	\$150.00
Lost Key.....	\$50.00
Late Payment.....	\$10.00 per month

Miscellaneous Fees

Canadian Items.....	\$10.00 per item
Returned Deposited Checks.....	\$10.00 per item
Returned Re-deposited Checks (First Party).....	\$30.00 per check
Returned Checks (First Party).....	\$30.00 per check
Individual Retirement Accounts.....	\$12.00 annual fee \$5.00 enrollment fee
.....	\$25.00 closed account fee**
Wire Transfers (Incoming).....	\$5.00
Wire Transfers (Online Outgoing).....	\$25.00
Wire Transfers (Foreign Transfer).....	\$50.00
Corporate to Corporate.....	\$10.00 each
Payment request by phone (ACH/Card).....	3.5% of transaction amount

Visa Check Card Fees

Visa Check Card Issue and Secondary Card Issue	\$5.00 per card***
Change PIN	\$2.00 per card
Lost or Stolen Visa Check Card Issue.....	\$5.00 per card

Visa Check Card/ATM Transaction Fees

Non-Five County Credit Union Network

Without Direct Deposit

Withdrawals/Transfers/Inquiries/Denials	\$1.00 each
On-Us Transactions Five County Credit Union ATMs	No transaction Fees

With Direct Deposit

Withdrawals/Transfers/Inquiries/Denials	FREE
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Electronic Bill Pay Fees

Without Direct Deposit

Monthly Service Fee	\$5.95 month
Transaction Fees after 10 free each month	\$0.50 each

With Direct Deposit

Monthly Service Fee	FREE
Transaction Fees after 20 free each month	\$1.00 each

* \$5.00 monthly fee will be assessed to subaccounts in the following order: club accounts, checking accounts, prime savings accounts. Dormant accounts will be closed upon reaching a zero balance.

** Closed account fee for transfers to close, not natural withdrawals.

*** No fee will be assessed for the initial Visa Check Card issue for a free4ME account.