

FEE SCHEDULE Updated 12/31/18

Share Draft Fees:

Insufficient Funds per Item Transfer	\$10.00
Insufficient Funds per Item.....	\$30.00
Item Drawn on Closed Account	\$15.00
Stop Payment per Item	\$15.00
Transaction History (up to 6 months) per Month	\$5.00
-After 6 Months See Acct Research Fee	
Statement Copy Request per Month	\$5.00
Overdraft protection up to \$500.00	\$30.00
-Per item for those that qualify	
On Us Check cashed by Non-Member	
\$100.00 & under.....	\$3.00
Over \$100.00	\$5.00
-Telephone, In-person, or Internet teller transfers made by the member from share to share drafts will be done at no cost.	
-A maximum of 6 Telephone &/or Internet transfers will be allowed each month, per Federal Regulation D.	
-Transfers from Shares, not made by the member, to pay Share Drafts will be subject to insufficient funds fees.	
-All fees may be debited from your share draft or share account.	
-The credit union reserves the right to close a Share Draft account if there are more than three items returned for insufficient funds in a one month period. Items will be returned as "Account Closed/Do Not Represent."	

MasterCard Debit Card Fees:

New Card (Initial Signup)	\$12.50
-With Direct Deposit.....	Free
Unlimited transactions direct deposit.....	\$1.00
Monthly Cardholder Fee Plans:	
Limited Transactions per Month no direct deposit	\$1.00
-First 8 ATM transactions per month.....Included direct deposit	
-First 8 POS transactions per month.....Included direct deposit	
-Each additional transaction.....	\$ 0.50
Unlimited Transactions per Month no direct deposit... ..	\$5.00
Direct Deposit & 55 Plus Club	
-Limited Transactions as described above.....	Free
-Unlimited Transactions per Month.....	\$1.00
Insufficient Funds per Item Transfer	\$10.00
Insufficient Funds Fee per Item	\$30.00
Unauthorized Revoked Item (ACH)	\$10.00
Replace Lost/Damaged Card	\$15.00
ATM discrepancy /empty envelope.....	\$10.00

-Maximum dollar amount per ATM transaction is \$300.00 per day
 -Maximum dollar amount for a POS transaction is \$1005.00 per day.
 -Maximum of 9 check card transactions per day, no more than 5 at an ATM.
 -The credit union reserves the right to suspend a member's check card privileges, if there is any overdraft on the account.
 -Members applying for the MasterCard Debit Card must be in good standing. This means no insufficient funds or unauthorized transfers.
 -MasterCard Debit Cards take a minimum of 7-10 business days to arrive upon approval.
 -Monies must be made available prior to any Share Draft or Debit Card transactions.

FEE SCHEDULE cont.

Other Service Fees:

Late Loan Payment	5% of loan payment
-Per month after 15 days late	
Cashier's Checks	\$0.75
-if do not have an checking with us	
-after 2 a month (Unless loan proceeds)	
Account Research Fee per Hour	\$35.00
(One hour minimum)	
Deposited/Cashed Item Return Fee (per item)...	\$10.00
Re-Submitted Deposited/Cashed	
Item Fee (per item)	\$3.00
Statement Copy Request.....	\$5.00
Check Copy -Per Item - up to 1 year old.....	\$1.00
Per Item - Over 1 year old.....	\$5.00
Outgoing Wire Transfer per transfer.....	\$20.00
Incoming Wire Transfer per transfer	\$7.50
Certified Check per check.....	\$5.00
Money Order	\$0.75
Stop payment on Money Order or	
Cashier's Check per item.....	\$15.00
Bad Address per month	\$5.00
Inactive Account per month.....	\$1.00
(After three (3) months on an account balance under	
\$100.00-Charged Quarterly)	
Photocopies per page	\$1.00
Faxes per page	\$1.00
Subpoena/Levy/Escheat.....	\$35.00
IRA Rollover Fee.....	\$25.00
Effective April 1, 2015	

Home Loan Fees

Conventional Mortgage Application Fee.....	as disclosed
Home Equity Application Fee	\$75.00

Safe Deposit Box Fees

Rent By Size: (per year)	
3 x 5	\$12.50
5 x 5	\$17.50
3 x 10.....	\$25.00
5 x 10.....	\$37.50
10 x 10	\$50.00
Non-Emergency Drilling	\$100.00
Emergency Drilling	\$150.00
Surrender Box without key	\$100.00
Key Deposit (set-up).....	\$25.00
Key Replacement.....	\$25.00

Regular Share Accounts with no electronic activity only receive one statement quarterly.

Community Regional Credit Union Membership

Minimum Required Share Deposit.....	\$5.00 (par value)
This amount is also the Required Minimum Balance in your Regular Share Account and the Required Initial Deposit to open an account.	
Business Member Account Annual Fee.....	\$25.00
Effective April 1, 2015	

Rate & Fee Schedule



Community Regional Credit Union

510 Bridge Street
 Old Forge, PA 18518
 570-457-8899
 800-698-0101

584 Wyoming Avenue
 Kingston, PA 18704
 570-288-2326

Dividends

The rates, fees, and terms applicable to your account at Community Regional Credit Union are provided in this Rate and Fee Schedule.
Community Regional Credit Union may adjust these rates from time to time.

Last Dividend Declaration Date: 12/31/18

Rate Schedule					
	<i>Share Account</i> \$300-\$1,000	<i>IRA Share Account</i>	<i>Share Certificate</i>	<i>Club Accounts</i>	<i>Share Draft</i>
DIVIDENDS	<u>0.05% APY .05</u>				
Dividend Rate	<u>\$1,001-\$10,000</u>	0.40% APY 0.40	0.45% APY 0.45	0.05% APY .05	None
Annual	<u>0.15% APY .15</u>				
Percentage Yield	<u>\$10,001-\$25,000</u>				
	<u>0.20% APY .20</u>				
	Over \$25,000				
	0.35% APY .35				
Dividends Compounded	Quarterly	Quarterly	Quarterly	Quarterly	N/A
Dividends Credited	Quarterly	Quarterly	Quarterly	Quarterly	N/A
Dividend Period	Calendar Quarterly	Calendar Quarterly	Calendar Quarterly	Calendar Quarterly	N/A
Minimum Opening Deposit	\$5.00	None	\$5,000.00	None	None
Minimum Balance to Avoid a Service Fee	\$100.00	N/A	N/A	N/A	None
Minimum Balance to Earn the Stated APY	\$300.00	N/A	\$5,000.00	\$1.00	N/A
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	N/A

Truth-In-Savings Account Disclosure

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

1. **Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. The share account is a tiered rate account. Once a particular balance range is met, the Dividend and Annual Percentage Yield for that balance range will apply to the full balance of your account.
2. **Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserve at the end of the dividend period.
3. **Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend periods applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Rates and Annual Percentage Yields are the rates and yields as the last.
4. **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 Share, IRA, Christmas Savings, Special Savings, if you close your account before accrued dividends are credited; accrued dividends will not be paid.
5. **Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance is determined by adding the full amount of principle in the account for each day of the period and dividing that figure by the number of days in the period.
6. **Account Limitations.** For all accounts, no account limitations apply.
7. **Credit Checks.** A credit check may be run prior to acceptance as a member.