

SHARE DRAFT ACCOUNT DISCLOSURE

Fees and Charges

The following fees and charges may be assessed against your account:

Overdraft Share Transfer	<i>\$3 per day</i>
NSF Charge	<i>\$29 per draft</i>
Stop Payment	<i>\$29</i>
Statement Copies	<i>\$3 per page</i>
Interim Statements	<i>\$3 per page</i>
Dormant Account Fee	<i>\$5 per month</i>
Forced Closing	<i>\$30</i>
Garnishment/Levy Fee	<i>\$50</i>
Bad Address Fee	<i>\$3</i>
Returned Deposit Item Fee	<i>\$15 first time</i> <i>\$29 second time</i>
Check Printing	<i>cost based on the</i> <i>check type selected</i>

Misuse of the Credit Union Money Card (ATM card) to overdraw an account will mean loss of card usage. Please review balances before using ATM card.

Nature of Dividends

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.