

Rate and Fee Schedule Savings and Checking Accounts

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your savings and checking accounts at People's Community 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 Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Account	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Monthly Balance To Avoid Fee	Dividend Period Compounding/Crediting
Savings	.25%	.25%	\$5	\$50	Quarterly
Holiday Club Account	.25%	.25%	---	---	Monthly
Checking/Share Draft	---	---	\$100	---	---
Money Management Account	.50%	.50%	\$1,000	\$1,000	Monthly
IRA Savings	.25%	.25%	\$5	---	Quarterly

Effective Date: **December 28, 2010**

Fee Schedule

Membership Share, par value \$ 5.00
 Membership Fee \$ 5.00

Account Service Fees

SERVICES

Account Reconciliation \$20.00 per hour
 Bill Payer Free
 Bill Payer Check Copies \$ 5.00
 Bill Payer Stop Payment \$15.00
 Cashier Check Copy \$ 5.00
 Check Cashing (per hundred or any portion of \$100 without other for each check cashed) services
 Checking Account History \$ 1.00
 Deposit Item Return \$10.00 per item
 Fax Transmission \$ 1.00 per page (+ long distance)
 Fax Verification \$ 7.00
 Cashier Check \$ 2.00 each

Foreign Item Collection \$17.00 per item
 Foreign Item Processing (Canadian) \$ 3.00 per item
 Foreign Item Processing (Other) \$ 5.00 per item

SERVICES (CONTINUED)

Quarterly Statement \$ 1.00 per quarter (if regular share savings less than \$50)

Microfilm Copy \$ 1.00 each
 Research \$20.00 per hour
 Statement Copy \$ 2.00 per copy
 Wire Transfer (outgoing) \$15.00 per transfer
 Foreign Transfer (outgoing) \$35.00 per transfer
 International Western Union \$35.00

TRAVELER'S CHECKS

Traveler's Checks \$1.00 per \$100
 Two Signature Traveler's Checks \$1.00 per \$100

Transaction Fees

Money Management Service \$ 5.00 (if minimum balance not met)
 NSF Transaction \$28.00 (whether paid or returned)
 Overdraft Protection Transfer \$ 3.00 (\$100 increments)
 Share Draft/Savings History \$ 1.00
 Stop Payment \$17.50 per request

Electronic Funds Transfer Fees

ATM Replacement Card or Personal Identification Number (PIN) \$ 2.00
 ATM Transaction None at People's ATMs
 \$.50 at all others
 ATM/Debit Overdraft \$ 28.00
 VISA Foreign Transaction Fee 1% of Transaction

Safe Deposit Box Fees

Annual Rental

3 x 5	\$ 25.00
3 x 10	\$ 40.00
5 x 10	\$ 50.00
10 x 12	\$ 70.00

One Key Replacement \$150.00
 Drilling of Box \$175.00

Savings Fees

Holiday Club Early Withdrawal \$ 5.00 per withdrawal
 Account Closure (<90 days) \$10.00
 Inactive Account Fee \$25.00

See reverse side for disclosures.



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 inside. 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 dividend bearing accounts, the Dividend Rate may change periodically as determined by the Board of Directors.
- 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 inside are the prospective rates that the Credit Union anticipates paying for the dividend period.
- 3. Compounding and Crediting.** For dividend bearing accounts, dividends will be compounded and credited as set forth inside. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period as set forth inside.
- 4. Accrual of Dividends.** Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (i.e. checks) on the business day you make the deposit to your account. If you close your account prior to the dividend crediting, accrued dividends will not be paid.
- 5. Balance Information.** The minimum balance required to open each account is set forth inside. The minimum monthly balance required to avoid a service fee is set forth inside. For dividend bearing accounts, dividends are calculated by the average daily balance. The average daily balance is determined by adding the full amount of principal in the account for each day of the month and dividing that figure by the number of days in the month.
- 6. Account Limitations.** For Savings, Club, IRA Savings, MMA IRA, and Daily accounts, no more than six (6) 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 (3) of these six (6) transfers may be made by check, draft, or debit card. If you exceed these limitations, your accounts may be subject to a fee or be closed. For Club accounts, you may make withdrawals in the first six (6) days of account opening without restriction. On or after October 31, your balance will be distributed to you. If you make withdrawals prior to that date, you will be charged \$5 per withdrawal. For Money Management accounts, you may make withdrawals and deposits in amounts of \$500 or more.



HAZEL DELL
7403 N.E. Hazel Dell Ave.

DOWNTOWN
904 Daniels

BATTLE GROUND
121 N.W. 20th Ave.

FISHER'S LANDING
16211 SE 12th St.

WEB SITE
www.peoplescu.org

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877-TELLER0

360-695-5121
800-252-6525
FAX 360-695-3377

Office hours
9:00 a.m. – 5:30 p.m. M-F

Drive-up
9:00 a.m. – 5:30 p.m. M-Th
F to 6:00 p.m.

Truth in
Savings
& Rate
& Fee
Schedule

Savings
&
Checking
Accounts