



TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.



Effective Date: April 1, 2014

	Main Share/Savings Account	Classic Share Draft/Checking Account	Value Share Draft/Checking Account	Over 55 Share Draft/Checking Account	Christmas Club Account
RATE SCHEDULE					
DIVIDENDS					
Dividend Rate/Annual Percentage Yield	0.03% / 0.03%	0.03% / 0.03%	N/A	0.03% / 0.03%	0.03% / 0.03%
Dividends Compounded	Monthly	Monthly	N/A	Monthly	Monthly
Dividends Credited	Monthly	Monthly	N/A	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	N/A	Calendar Month	Calendar Month
Balance Method	Daily Balance	Daily Balance	N/A	Daily Balance	Daily Balance
BALANCE REQUIREMENTS					
Minimum Opening Deposit	\$5.00	\$50.00	\$50.00	\$50.00	\$15.00
Minimum balance to avoid imposition of fees	\$300.00	\$600.00	N/A	N/A	N/A
Minimum balance to obtain the annual percentage yield	N/A	N/A	N/A	N/A	N/A
FEE SCHEDULE					
Below minimum balance fee	\$3.00	\$6.00	N/A	N/A	N/A
Early Withdrawal penalty	N/A	N/A	N/A	N/A	\$15.00
Withdrawal limitations / fees	See item #6 below	None	None	None	November of each yr.
Check Image statements	N/A	Free	N/A	Free	N/A

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information. 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 accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

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

3. Dividend Compounding and Crediting. The com-pounding and crediting of dividends and dividend period 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 period begins on the first calendar day of the period and ends on the last calendar day of the period. The dividend credit is paid to our membersqaccounts on the last day of the month.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on non-cash deposits on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited; accrued dividends will be paid current prior to closing the account.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Classic accounts there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth in the Fee Schedule. For all accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Share Savings, no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or closed. For Christmas club accounts the entire balance will be paid to you by check on or after November 1st and the account will be flagged closed.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, preauthorized automatic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

Cherokee Strip Credit Union Services and Fees

MEMBER
NCUA



Notary Service	Free
Debit Card Fee (monthly)	Free
Inactive Fee per month	Free
Overdraft Protection Transfer	\$2.00
Telephone Requested Transfer	\$2.00
ATM Balance Inquiry (outside pledge group)	\$2.50
ATM Transaction (outside pledge group)	\$2.50
Check Cashing Fee	\$3.00
3 rd Party Check Cashing Fee	\$3.50
Copies of Checks (per check)	\$4.00
Return Mail Fee	\$4.00
Copies of Account History/Statement	\$5.00
Cashier Check	\$5.00
Debit Card Re-Issue (each)	\$5.00
PIN Re-Issue	\$5.00
Dormant Account Fee per month	\$5.00
Teller Withdrawal by Check (1 st two per month are free)	\$5.00
Bill Payment Fee (monthly)	Free
Returned Check on Deposit	\$10.00
DBO - ACH Origination Return	\$10.00
Deposit Mortgage Verification	\$10.00
Wire Transfers Out . Domestic	\$15.00
Share Early closure fee (6 months)	\$15.00
Loan Payment Late Fee	5% of payment or \$15.00

Research Time / Hour	\$20.00
Balancing Assistance / Hour	\$20.00
IRA Maintenance Fee	\$25.00
IRA Withdrawal Fee	\$25.00
Legal Processing Fee (levies, liens, garnishments, etc.)	\$25.00
Stop Payment Orders	\$28.00
Insufficient Funds Items (each)	\$28.00
Overdraft Privilege Protection	\$28.00
Safe Deposit Key Replacement	\$35.00
Debit Card Express Mail	\$65.00