Lanier Federal Credit Union

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly: **Quarterly:** **Annually:**

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

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Membership Share	$5.00 to $99,999.99 / $100,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Average Daily Balance	—
Kids Club	/	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$1.00	Average Daily Balance	—
Teen Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$1.00	Average Daily Balance	—
Christmas Club	/	Quarterly	Quarterly	Quarterly (Calendar))	$5.00	—	$1.00	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	/	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$1.00	Average Daily Balance	Account withdrawal limitations apply.
IRA Savings	$1.00 to $99,999.99 / $100,000.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$1.00	Average Daily Balance	—
Money Market	$2,500.00 to $24,999.99 / $25,000.00 to $99,999.99 / $100,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	$2,500.00	$2,500.00	$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Freedom Checking	—	—	—	—	—	—	—	—	—

ACCOUNT TYPE	DIVIDENDS	BALANCE REQUIREMENTS	

LOANLINER

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	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	ACCOUNT LIMITATIONS
Premier Checking	/	Monthly	Monthly	Monthly (Calendar)	$25.00	$1,500.00	$1,500.00	Average Daily Balance	—
Prime Checking (55 Years of Age and Older)	/	Monthly	Monthly	Monthly (Calendar)	$25.00	$500.00*	$500.00	Average Daily Balance	—
Genesis Checking (15-23 Years of Age)	/	Monthly	Monthly	Monthly (Calendar)	$1.00	—	$100.00	Average Daily Balance	—

ACCOUNT DISCLOSURES

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 Membership Share, Kids Club, Teen Savings, Christmas Club, Vacation Club, and IRA Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market, Premier Checking, Prime Checking, and Genesis Checking 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Membership Share, IRA Savings, and Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate 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 reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated 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.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Membership Share, Kids Club, Teen Savings, Christmas Club, Vacation Club, IRA Savings, Money Market, Premier Checking, and Prime Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club and Vacation Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the monthly statement cycle. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Premier Checking and Prime Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Premier Checking Accounts, a monthly service charge will be charged each month. This fee will not apply if you have an average daily balance of $1,500.00 in savings or checking or an aggregate balance of $5,000.00 in combined deposit accounts. For Membership Share, Kids Club, Teen Savings, Christmas Club, Vacation Club, IRA Savings, Money Market, Premier Checking, Prime Checking, and Genesis Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal 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 Money Market accounts, you may make 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 be closed. For Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after October 31 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after April 30 and the account will remain open. If you withdraw from your Vacation Club

account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Money Market accounts, the minimum amount you may withdraw from your Money Market account at any time is $100.00. For Genesis Checking accounts, On the date of birth when the primary member reaches 24 years of age, according to the records of the credit union, this account type will be automatically changed to a Freedom Checking Account. At this time, the benefits of this account will become those associated with a Freedom Checking Account. Please refer to the disclosure of the Freedom Checking Account for further information. For Membership Share, Kids Club, Teen Savings, IRA Savings, Freedom Checking, Premier Checking, Prime Checking, and Genesis Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic 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 Membership and Account Agreement and Funds Availability Policy Disclosure 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1.00

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES

GENERAL FEES	
Account Activity Printout	$5.00/Statement
Account Research	$25.00/Hour
Check Printing	Fee depends on style of check ordered
Deposit Item Return Second Party Single Party	 $15.00/Item $28.00
Dormant Account	$5.00/Month after 1 year of no activity
Excessive Withdrawal Fees	$10.00
Garnishment	$50.00
Executions	$50.00
Levies	$50.00
Money Order	$1.50/Money Order
Photocopy (six free per year)	$2.00/Copy
Wire Transfer (Outgoing) Domestic International	 $25.00/Transfer $40.00/Transfer
Courtesy pay fee for paid transactions	$25.00/per transaction. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, ATM withdrawal, or other electronic means
Overdraft from Loan Transfer Fee	$5.00 per transfer
Visa Gift Cards	$3.00
Pay By Phone	5% of payment amount
SAVINGS ACCOUNT FEES	
NSF	$28.00/Item (each submission/resubmission)
Overdraft Protection	$5.00/Item
Stop Payment	$20.00/Request
CHECKING ACCOUNT FEES	
NSF	$28.00/Item (each submission/resubmission)
Overdraft Protection	$5.00/Item
Stop Payment	$20.00/Request
PREMIER CHECKING ACCOUNT	
Service Charge Fee	$10.00
PRIME CHECKING ACCOUNT	
Service Charge Fee	$5.00
EFT FEES	
Card Replacement	$15.00/Card
SAFE DEPOSIT BOX FEES	
Safe Deposit Box Fees	See separate disclosure

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency