

For questions or inquiries, contact:



1595 E. Main Street
Duncan, SC 29334
864-699-5940

1000 Asheville Hwy
Spartanburg, SC 29303
864-948-8200

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, IRA, & ELITE CHECKING ACCOUNTS

EFFECTIVE DATE: 11/01/2018

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Regular Savings:								
\$0 – 499.99	0.00%	0.00%	Variable	Quarterly	Quarterly	\$5.00	No	\$500.00
\$500.00 +	0.25%	0.25%						
Christmas Club	0.25%	0.25%	Variable	Quarterly	Quarterly	--	No	--
Regular Checking:								
\$0 – 149.99	0.00%	0.00%	Variable	Monthly	Monthly	--	No	\$150.00
\$150.00 +	0.25%	0.25%						
Fresh Start Checking	0.00%	0.00%	N/A	N/A	N/A	--	No	--
Elite Checking:								
\$0 – 149.99	0.00%	0.00%	Variable	Monthly	Monthly	\$2,500.00	No	\$2,500.00
\$150.00 – 2,499.99	0.25%	0.25%						
\$2,500.00 – 24,999.99	0.35%	0.35%						
\$25,000.00 +	0.45%	0.45%						
Share IRA	0.25%	0.25%	Variable	Quarterly	Quarterly	--	No	--

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividend to be paid on an account based on the dividend rate and frequency of compounding for an annual period. Your rate may vary based on an Index. See Variable Rate Information below. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which dividend will be compounded and credited and is set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate dividend on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDEND. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before the dividend is paid, you will not receive the accrued dividend.

6. TRANSACTION LIMITATIONS. For Christmas Savings Accounts: the entire balance can be transferred to your share account on or after October 1st and the account will remain open. For any withdrawal made from the Christmas Club account not between October 1st and December 31st, you will be charged a fee. You may lose all accrued, uncredited dividends in the account. **For Regular Savings Account:** During any given month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. We may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account. For IRA, Regular Checking, Fresh Start Checking, and Elite Checking accounts, no account limitations apply.

7. COURTESY PAY. Under our Courtesy Pay program, if you are in good standing with us, we may honor your overdrafts, up to the following amounts: Regular and Elite Checking Account: \$475.00; Fresh Start Checking Account: \$75.00. Such amount(s) also include our standard Non-Sufficient Funds fee and our Courtesy Pay fee. We may honor overdrafts at our sole discretion and charge you the NSF or Courtesy Pay fee. This is a non-contractual privilege that we offer and we have no obligation to continue offering it and may discontinue this service at any time without notice to you. You are not required to apply or to take any other action to have this service. If you have an overdraft protection plan, we will look to that plan for funds to cover overdrafts before we use the Courtesy Pay program. This Courtesy Pay program does not relieve you of your obligation to replenish the funds in your accounts and to pay all obligations owing to us, including overdrafts and related fees. You are considered to be in "good standing" if the following conditions are met: (1) you have an account with us for at least 30 days; (2) you are age 18 or over; (3) you bring your account to a positive balance at least once every 30 days; (4) you are current on all loans and obligations; (5) no past charge-offs that have not been fully recovered; (6) there are no tax levies, garnishments, or other legal action against your account.

8. VARIABLE RATE INFORMATION. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rates: quarterly for Regular Savings and Share IRA accounts; monthly for Regular Checking and Elite Checking; and annually for Christmas Club accounts. There are no limitations on the amount the rate can change.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 11/01/2018

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Share Certificate									
12 Months	1.50%	1.50%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	30 Days Dividends	Automatic
24 Months	2.00%	2.01%						90 Days Dividends	
36 Months	3.00%	3.03%						90 Days Dividends	

- 1. RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of dividend to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividend will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.
- 2. COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited is set forth above. The "Quarter" begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.
- 3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.
- 4. BALANCE COMPUTATION METHOD.** We use the *Average Daily Balance* to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
- 5. ACCRUAL OF DIVIDEND.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before the dividend is paid, you will not receive the accrued dividend.
- 6. MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.
- 7. EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividend that has been or would have been earned on the account, and applies whether or not the dividend has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividend earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.
- 8. RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. There is a 10 day grace period following the maturity of this account to withdraw funds without penalty.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 11/01/2018:

FEE SCHEDULE

Share Account Fees

Savings Excessive Withdrawal \$5.00 per transaction after 2 per month
Savings NSF \$30.00 per item

Christmas Club

Withdrawal Fee \$5.00 per transaction (waived between Oct 1-Dec31)

Share Draft Account Fees

Interim Statement \$2.00 per copy
Draft Copy \$2.00 per copy
Overdraft Privilege \$30.00 per item
NSF \$30.00 per item
Stop Payment \$30.00 per request
Fresh Start Checking \$15.00 per month

Re-Open Account (within one year)

Basic Checking \$15.00
Elite Checking \$15.00
Fresh Start \$30.00

IRA Account Fees

Withdrawal Fee* \$10.00 per withdrawal
Close account within 12 months of opening \$50.00

Safe Deposit Box

3" x 5" Box \$20.00 per year
3" x 10" Box \$25.00 per year
5" x 10" Box \$30.00 per year
10" x 10" Box \$40.00 per year

Other Service Fees (applicable to all accounts)

Account Reconciliation & Research \$25.00 per hour
Statement Copy \$2.00 per copy
Deposited Item Return \$20.00 per item
Certified Check \$3.00 per check (first check is free)
Incorrect Address \$5.00 per item
Cash Check \$10.00 per item
Loan Payment by Debit/Credit Card \$10.00 per transaction

Electronic Funds Transfer Fees

Nonproprietary ATM \$2.25
Debit Card Replacement Fee \$20.00
Debit Card & Rush Delivery Fee \$50.00
Pull Debit Card Fee** \$15.00
NSF Via ATM & ACH \$30.00
Return ACH Origination Fee \$20.00

Wire Transfer Fees

Domestic (outgoing) \$15.00
Domestic (incoming) \$5.00

Other Account Fees

Dormant Account \$5.00 per month after 2 years with no activity (charged quarterly)
Business Accounts*** \$25.00/Month



*IRA withdrawal fee does not apply to required IRA distributions.

**Pull fee only applies if member requests to have debit card sent to a branch location instead of address on file.

***Business account fees only apply to existing business accounts. At this time, we do not offer business accounts.