

## Fee Schedule

### Savings Account

After 3 Withdrawals per Calendar Quarter (from savings) ....	\$ 5.00
Below Required Savings Minimum Balance Fee (monthly) ...	\$10.00 <i>(fee waived on accounts with balances of \$25.00 or more)</i>
Christmas Club Account Early Withdrawal.....	\$ 5.00
Dormant Account Fee (per quarter) .....	\$10.00 <i>(Considered dormant if no loan payment or transaction, deposit or withdrawal for 12 months or more. Fee waived on balances of \$200.00 or under age 18.)</i>
Minimum Balance to Keep Account Active or Open with Visa or Loan Balance Owing with No Other Account Relationship..	\$100.00
New Member Lifetime Fee.....	\$ 10.00

### Checking Account

Advantage Share Draft/Checking Monthly Service Fee...\$	6.00
Checking Account Monthly Service Fee .....	\$ 10.00 <i>(no fee with minimum daily balance of \$100 or direct deposit of full net salary)</i>
Copy of Check (sent via fax).....	\$ 10.00
Copy of Check (sent via U.S. mail).....	\$ 5.00
Copy of Debit Card Sales Slip .....	\$ 10.00
Debit Card Chargebacks (denied items only) .....	\$ 15.00
Dormant Account Fee (per month).....	\$ 10.00 <i>(Considered dormant if no loan payment or transaction, deposit or withdrawal for 12 months or more. Fee waived on balances of \$200.00 or under age 18)</i>
Non-Sufficient Funds Item (each) .....	\$ 30.00
Personal Check Orders (fee depends on style of check) .	varies
Stop Payment (all items).....	\$ 25.00
Stop Payment (series of items).....	\$ 25.00
Temporary Checks (4 checks).....	\$ 3.00

### Loan Account

CARS at Cost (using HCCU Loan/Lease).....	\$195.00
CARS at Cost (when not using HCCU Loan/Lease).....	\$500.00
Collateral Inspection.....	\$195.00
Home Equity Loan Processing Fee (non-refundable).....	\$100.00
Repossession or Litigation Handling Fee.....	costs plus \$250.00
Unused or Canceled Loan.....	\$100.00

### ATM and Debit Cards

ATM/Debit Card Cancellation by Credit Union.....	\$100.00
ATM/Check Withdrawal in Excess of Available Funds (each) \$	30.00
Reissue ATM/Debit Card PIN .....	\$ 5.00
Replace, Damaged or Lost ATM/Debit Card.....	\$ 5.00
Withdrawals, Transfers, Deposits & Inquiries (at any HCCU ATM).....	FREE
Inquiries or Transfers at Non-HCCU ATMs (each).....	\$ 1.00
Withdrawals at non-HCCU ATMs (after 5 <sup>th</sup> in one month)...	\$ 1.00

### Individual Retirement Account (IRA)

Annual Maintenance Fee .....	\$ 25.00
Termination Fee (Rollovers, Transfers, Withdrawals) ...	\$ 25.00

### Health Savings Accounts

Annual Maintenance Fee .....	\$ 25.00
Monthly Fee (waived with \$100 minimum balance) .....	\$ 10.00
Termination Fee (Rollovers, Transfers, Withdrawals) ...	\$ 25.00

### Miscellaneous

Account Closed by CU for Unsatisfactory Handling.....	\$100.00
Account Closed to Change/Delete Joint Owner .....	\$ 15.00
Account Closed within 90 Days of Opening.....	\$ 10.00
Account Research (per hour - minimum one hour ) .....	\$ 25.00
ACH Return Item.....	\$ 30.00
Bad Address/Returned Mail Monthly Fee .....	\$ 5.00
Bill Payer.....	FREE
Bill Payer Stop Payments.....	\$ 25.00
Bill Payer Denied Disputes .....	\$ 30.00
Check Cashing Fee (per item).....	\$ 5.00 <i>(waived for aggregate balance over \$200.00)</i>
Collection Item.....	\$ 10.00
Correction of ACH or Federal Reserve Posting.....	\$ 50.00
Deposited Checks (and other items) Returned Unpaid....	\$ 25.00
Duplicate Statement Copy .....	\$ 5.00
Garnishments and Levies .....	\$ 100.00
Gift Checks .....	\$ 5.00
Incorrect Social Security # or Tax ID #, Per Year.....	\$ 50.00
Long Distance Fax (per page) .....	\$ 0.50
Money Orders (each) .....	\$ 1.00
Non-Member Notary Fee .....	\$ 5.00
Official Check Withdrawal over 1 per day (each).....	\$ 2.00
Official Letter .....	\$ 5.00
Overnight Mail - Actual Cost, Plus .....	\$ 5.00
Stop Payment Official Check .....	\$ 25.00
Traveler's Checks - single party.....	FREE
Traveler's Checks - two party (per pack).....	\$ 1.00
Verification of Deposit (requested by other financial institutions)...	\$ 20.00
Wire Transfer (outgoing - domestic).....	\$ 20.00
Wire Transfer (outgoing - international)..	\$ 35.00
Western Union Wire Transfer (domestic).....	\$ 20.00
Western Union Wire Transfer (international).....	\$ 35.00
Withdrawals, Transfers, Inquiries (each).....	\$ 3.00 <i>(no charge to use Maggie - HCCU's Automated Voice Response - or Health e-Banking - HCCU's online banking - to perform withdrawals, transfers and/or balance inquiries)</i>

### Privacy Disclosure

HCCU is owned by its members and run by a board of directors that you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to provide you with this privacy notice which explains how we collect, use and safeguard your personal financial information. If you have any questions, contact a member services representative.

HCCU collects non-public personal information about you from the following:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

We may disclose all information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

HCCU restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

All rates and fees subject to change.

February 2009



## Account Disclosure and Fee Schedule

Since 1954

**Healthcare's Cooperative Credit Union**  
has been providing high quality low cost  
financial services to members. Many of  
our services are available at no cost.

**We will continue to strive to meet  
member needs with additional financial  
products and services.**

### Convenience Banking

Health e-Banking with Free Bill Payer  
E-Statements  
Visa Debit Card  
ATM Card

### Fee Free Checking Account

*(with net direct deposit)*

No Per Check Charge  
No Minimum Balance  
No Monthly Service Fee

### Federally Insured

At least \$250,000 provided at no direct cost  
by NCUSIF, plus \$250,000 Deposit Protection  
from Excess Share Insurance

# HEALTHCARE'S COOPERATIVE CU ACCOUNT DISCLOSURE & FEE SCHEDULE

## Charges and Fees:

This Account Disclosure and Fee Schedule, which is incorporated into your Master Account Agreement with Healthcare's Cooperative Credit Union, sets forth certain conditions, rates, fees and charges applicable to your accounts.

## Dividend Information:

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of dividend period. Except as otherwise disclosed, the dividend period for our accounts is quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is March 31. The dividend declaration date is the last date of the dividend period, and for the example above would be March 31. All other dividend periods follow this same pattern of dates. The dividend rate and APY may change as determined by the Credit Union's Board of Directors. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full balance account for each day of the period and dividing that figure by the number of days in the period. Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. Dividends will be compounded and credited quarterly to the account (on accounts which receive dividends) on the last day of the quarter. If you close an account prior to the end of the dividend period, you will forfeit all dividends not yet credited. Savings accounts earn dividends on balances over \$100.00.

## Share Account:

As of \_\_\_\_\_  
Dividend Rate was \_\_\_\_\_ %  
Annual Percentage Yield was \_\_\_\_\_ %

## Checking Account:

No dividends are paid on checking account. You must maintain a minimum daily balance of \$100.00 in your account to avoid a service fee. If during any month your average daily balance is below the required minimum, your account will be subject to a service fee of \$10.00 for that month. This fee will not apply if you have direct deposit of your full net salary.

## Club Account (Vacation, Christmas, Healthy Kids Club):

As of \_\_\_\_\_  
Dividend Rate was \_\_\_\_\_ %  
Annual Percentage Yield was \_\_\_\_\_ %

## Club Account Transaction Limitations:

You will be subject to an early withdrawal fee if you withdraw before annual disbursement date established by Credit Union.

## IRA and Health Savings Accounts:

The disclosures for Share and Certificates apply to regular and IRA Shares, IRA Certificates and Health Savings Accounts. Share and Certificates in an IRA or HSA will be owned by the Credit Union as Trustee of the IRA or HSA.

## Term Share (Certificate) Account:

Minimum balance to open Certificate is \$1,000.00. As of \_\_\_\_\_, the Interest Rate and the Annual Percentage Yield for this account was:

Certificate Type	Interest Rate	Annual Percentage Yield
6 months	_____	_____
1 year	_____	_____
2 years	_____	_____
2.5 years	_____	_____
3 years	_____	_____
5 years	_____	_____

Annual Percentage Yield and Interest Rate assumes interest is to be paid to regular share account number \_\_\_\_\_. Certificate being purchased will mature on \_\_\_\_\_.

## Automatic Renewals of Certificates:

Each Certificate shall be automatically renewed for successive periods, each equal to the original term of the Certificate, until it is paid on any Maturity Date, or unless we give written notice of our election of non-renewable of the Certificate by mailing notice of such intention to any owner at least ten days prior to such Maturity Date. You may request us to pay a Certificate within seven (7) calendar days after Maturity Date without penalty. Otherwise, if you request us to pay a Certificate before any Maturity Date, and we consent to such early withdrawal for any reason, you shall forfeit ninety (90) days interest on Certificates of twelve (12) months maturity or less and one hundred eighty (180) days interest on Certificates of over twelve (12) months maturity. See *early withdrawal area for specific details*. In the event we either receive or give notice of an intention not to renew the Certificate and the Certificate is not redeemed on any Maturity Date in writing or in person by you, or we redeem the Certificate, we can, at our option, either transfer all funds represented by the Certificate to any regular Share Account or other account of yours, or pay all funds represented by the Certificate directly to you. A Certificate is "presented" for payment upon request of any owner to pay the Certificate funds if such request is made in writing or in person by you.

## Callable Feature:

Credit Union reserves the absolute right to call the Certificate at any time prior to maturity by mailing written notice at least thirty (30) calendar days prior to redemption date to Member.

## Early Withdrawals:

If you withdraw any of the funds from the Certificate before the Maturity Date, you shall forfeit ninety (90) days interest on Certificates of twelve (12) months maturity or less and one hundred eighty (180) days interest on Certificates of over twelve (12) months maturity. To the extent necessary to comply with this penalty provision, deductions shall be made from the amount withdrawn or the remaining Certificate balance or any other account.

## Money Market Account:

The minimum for Money Market Account is \$2,500.00. As of \_\_\_\_\_, the Dividend Rate and the Annual Percentage Yield for this account was:

Account Balance	Dividend Rate	Annual Percentage Yield
\$ 2,500 - \$24,999	_____	_____
\$25,000 - \$49,999	_____	_____
\$50,000 - \$99,999	_____	_____
\$100,000 - \$149,999	_____	_____
\$150,000 - \$199,999	_____	_____
\$200,000 and up	_____	_____

## Minimum Withdrawal:

The minimum over-the-counter withdrawal amount is \$10.00.

## Minimum Balance:

No minimum balance for IRA Share and Club accounts.

## Bylaw Requirements:

You must complete payment of \$25.00 in your Share account as a condition of admission to membership. If during any day, your Share Account balance falls below this required minimum balance, your account will be subject to a minimum fee of \$10.00 per month.

## Transaction Limitations:

## IMPORTANT

Except for your Checking Account, 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 pre-authorized or automatic transfer or telephone order or instruction during any statement period. No more than three of the six transfers may be made by check, draft, debit card, if applicable or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be closed by us or be subject to any excess share withdrawal fee.

We reserve the right to at any time require not less than sixty (60) days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

## National Credit Union Share Insurance Fund:

Member accounts in this Credit Union are federally insured up to at least \$100,000 by the National Credit Union Share Insurance Fund subject to federal laws and regulations.

## Excess Share Insurance

To provide higher deposit insurance protection, member accounts in this Credit Union have additional \$250,000 insurance coverage through Excess Share Insurance. This benefit is available at no additional cost to members.