



2175 Bumble Bee Hollow Road  
Mechanicsburg, PA 17055  
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## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly: 03/20/2020			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	
Share Savings	.100 / .10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Sub Share Savings	.100 / .10	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Saved Change Savings	.100 / .10	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	\$2,500.01 to \$10,000.00 .250 / .25	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.01	Daily Balance	Account transfer and withdrawal limitations apply.
	\$10,000.01 to \$25,000.00 .449 / .45								
	\$25,000.01 to \$75,000.00 .598 / .60								
	\$75,000.01 to \$150,000.00 .698 / .70								
	\$150,000.01 or greater .797 / .80								
Premier Money Market	.797 / .80	Monthly	Monthly	Monthly (Calendar)	—	—	\$50,000.01	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Savings	.250 / .25	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA Share Savings	.250 / .25	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Educational IRA Share Savings	.250 / .25	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Simplified Employee Pension Plan IRA Share Savings	.250 / .25	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	.20 / .20	Annually	Annually	Annually (Noncalendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.



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
Vacation Club	.20 / .20	Annually	Annually	Annually (Noncalendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Home Savers Club	.20 / .20	Annually	Annually	Annually (Noncalendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Share Draft	—	—	—	—	—	—	—	—	—
Save the Change Share Draft	—	—	—	—	—	—	—	—	—
Health Savings Account Share Draft	.200 / .20	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Daily Balance	—
Business Share	.100 / .10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
Business Money Market	\$2,500.01 to \$10,000.00 .250 / .25	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.01	Daily Balance	Account transfer and withdrawal limitations apply.
	\$10,000.01 to \$25,000.00 .449 / .45								
	\$25,000.01 to \$75,000.00 .598 / .60								
	\$75,000.01 to \$150,000.00 .698 / .70								
	\$150,000.01 or greater .797 / .80								
Business Premier Money Market	.797 / .80	Monthly	Monthly	Monthly (Calendar)	—	—	\$50,000.01	Daily Balance	Account transfer and withdrawal limitations apply.
Business Share Draft	.10 / .10	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	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 all earning accounts, the dividend rate and annual percentage yield may change at any time 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. Money Market and Business 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. For Christmas Club accounts, the dividend period is annual. For example, the first dividend period begins on November 1 and ends on October 31. All other dividend periods follow this same pattern. For Vacation Club accounts, the dividend period is annual. For example, the first dividend period begins on May 1 and ends on April 30. All other dividend periods follow this same pattern. For Home Savers Club accounts, the dividend period is annual. For example, the first dividend period begins on March 1 and ends on February 28. All other dividend periods follow this same pattern.

**4. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all earning accounts, if you close your account before accrued dividends are credited, you will not

receive the accrued dividends. However, for Christmas Club, Vacation Club, and Home Savers 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 Share Savings 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 all earning accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For Share Savings, Sub Share Savings, Saved Change Savings, Money Market, Premier Money Market, IRA Share Savings, Roth IRA Share Savings, Educational IRA Share Savings, Simplified Employee Pension Plan IRA Share Savings, Business Share, Business Money Market, and Business Premier 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 transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Fee Schedule. 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 transferred to another account of yours on or after May 1 and the account will remain open. If you withdraw from your Vacation Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Home Savers Club accounts, the entire balance will be renewed on or after March 1 and the account will remain open. For IRA Share Savings, Roth IRA Share Savings, Educational IRA Share Savings, and Simplified Employee Pension Plan IRA Share Savings accounts, contribution limits are set by federal guidelines

and governed by the IRS. Visit [www.IRS.gov](http://www.IRS.gov) to obtain current limits. For Share Draft, Save the Change Share Draft, Health Savings Account Share Draft, and Business Share Draft 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 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 Fee Schedule 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

**9. RATES** — The rates appearing with this 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.

<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Account Closure	\$20.00 if account closed within 6 months
Account Reconciliation	\$40.00/Hour and \$20.00 minimum charge
Account Research	\$40.00/Hour and \$20.00 minimum charge
Cashier's Check	\$5.00/Check (Credit Union checks cleared by the Credit Union)
Deposit Item Return	\$20.00/Item
Dormant Account	\$5.00/Month after 1 year(s)
Escheat	\$35.00/Account
Express Mail Delivery	\$30.00/Request
Garnishment	\$75.00
Items Sent for Collection	\$35.00/Item
Legal Process (tax levies, summons)	\$75.00
Medallion Signature Guaranty	\$10.00/Visit
Money Order	\$5.00/Money Order
Non-Member Check Cashing	\$10.00/Visit
Returned Mail	\$5.00/Item
Statement Copy	\$3.00/Copy
Teller's Check (credit union checks cleared by another financial institution)	\$5.00/Check
Visa Prepaid Gift Card	\$3.00/Card
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$25.00/Transfer
Wire Transfer International (outgoing)	\$50.00/Transfer
Wire Transfer Resend (outgoing)	\$5.00/Transfer
<b>SHARE DRAFT ACCOUNT FEES</b>	
Benefits Plus	\$5.95/Month
Share Draft Printing	Prices may vary depending upon style
Copy of Check	\$3.00/Item
NSF	\$35.00/Item
Overdraft	\$35.00/Item

Overdraft Protection	\$2.00/Item
Stop Payment	\$30.00/Request single item* \$45.00/Request /series of 2 or more**
Temporary Starter Checks	\$2.00/4 Checks
<b>EFT FEES</b>	
ATM Deposit Adjustment	\$3.00/Item
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
Card Replacement	\$7.00/Card
Card Replacement Express Mail	\$5.00 +Cost
Electronic Bill Payment Inactivity per month	\$7.50/Month, after 60 days of non-use
<b>SAFE DEPOSIT BOX FEES</b>	
3" x 5" Box	\$25.00/Year
3" x 10" Box	\$40.00/Year
5" x 5" Box	\$35.00/Year
5" x 10" Box	\$50.00/Year
10" x 10" Box	\$90.00/Year
Change of Locks	\$10.00
Drilling of Boxes	\$15.00 +Cost
<b>SPECIFIC ACCOUNT FEES</b>	
<b>Christmas Club</b> - Early Withdrawal	\$10.00/Request
<b>Vacation Club</b> - Early Withdrawal	\$10.00/Request
<b>Health Savings Account</b> - Annual Fee	\$15.00/Year
<b>Business Accounts</b> - Deposit Item Processing	\$0.20/Each after 1,000 items deposited per month

## LOCATIONS

2175 Bumble Bee Hollow Rd  
Mechanicsburg, PA 17055  
(717) 697-3474

715 Wertzville Rd  
Enola, PA 17025  
(717) 697-3474

1 Indian Rock Dam Rd  
York, PA 17403  
(717) 697-3474

20 Sporting Green Dr  
Mechanicsburg, PA 17050  
(717) 697-3474

433 S. 18th St  
Camp Hill, PA 17011  
(717) 697-3474

