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Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Savings(1)		_____ %	_____ %
<input type="checkbox"/> Christmas Club(1)		_____ %	_____ %
<input type="checkbox"/> Vacation Club(1)		_____ %	_____ %
<input type="checkbox"/> My Club(1)		_____ %	_____ %
<input type="checkbox"/> Education IRA(1)		_____ %	_____ %
<input type="checkbox"/> IRA Savings(1)		_____ %	_____ %
<input type="checkbox"/> Roth IRA (1)		_____ %	_____ %
<input type="checkbox"/> Converted IRA (1)		_____ %	_____ %
<input type="checkbox"/> Share Draft(1)		_____ %	_____ %
<input type="checkbox"/> Money Market (1)(2)	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 & Greater	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. This Dividend Rate and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier that reflects the average daily balance at the end of the dividend period.

Schedule of Fees and Charges

MEMBERSHIP

New Membership Fee \$1.00

CHECKING (SHARE DRAFT) ACCOUNTS

Stop Payment Request for Drafts Written or Reported Lost \$20.00
 Copies of Paid Share Drafts (1 free copy per year) \$5.00
 Check Reorder Varies by Selection
 Drafts Returned Due to Insufficient Funds \$35.00 (per item)
 Insufficient Funds on Drafts Deposited and Returned \$35.00 (per item)
 Overdraft Advance Fee \$35.00 (per item)

CLUB ACCOUNTS

Christmas Club (withdrawal/transfer fee) \$5.00 (each)
 My Club (1 free withdrawal/transfer per month) \$7.50 (each)
 Vacation Club (1 free withdrawal/transfer per month) \$7.50 (each)

ACH AND ELECTRONIC FUND TRANSFER (EFT)

ACH Items for Immediate Return Due to Insufficient Funds \$35.00 (per item)
 ACH Stop Payments \$20.00 (per item)
 Overdraft Transfer Fee – ACH & Share Drafts \$10.00

OUT-REACH 24/7 E-SERVICES SUITE

Insufficient Funds Return \$35.00

ATM/DEBIT CARD FEES

New ATM/Debit Card Application Fee FREE (if Qualify)
 Inactive Debit Card Fee (no card activity for three consecutive months) \$1.00 (per month)
 Card Replacement Fee \$10.00 (per card)
 Pin Reorder Fee \$5.00 (per order)
 Withdrawals at Non HRCU-Owned ATMs (six free per month) \$2.00 (each)
 (other financial institution's rates may apply)
 Debit Card Purchases or Point of Sale (POS) FREE
 Withdrawals at Hidden River Credit Union Owned ATMs FREE
 Non-Member Fee at Hidden River Credit Union Owned ATMs(per withdrawal) \$5.00

MONEY MARKET SHARE ACCOUNT

Over Three (3) Transfers/Withdrawals per Month \$5.00 (each)

MISCELLANEOUS AND OTHER FEES

Domestic Wire Transfer (incoming) \$5.00 (per wire)
 Domestic Wire Transfer (outgoing) \$20.00 (per wire)
 Credit Union Checks Payable to Third Parties, Excluding Loan Advances \$5.00 (each)
 (check amount must be over \$1,000)
 Inactive or Dormant Account Fee (over 2 years) \$5.00 (per month)
 Stop Payment Fee for Official Credit Union Check \$20.00 (per item)
 Statement Copies for Each Interim Account Statement Printout \$5.00 (each statement)
 Duplicate Account Statement Copies \$8.00 (per month)
 Processing of Legal Documents (IRS levy, garnishment, etc.) \$50.00
 Reconcile any Share or Loan Account \$20.00 (first hour)
 \$15.00 (each additional hour)
 Money Orders (maximum amount \$1,000) \$2.00 (per item)
 Stop Payment of HRCU-Issued Money Order \$20.00 (per item)
 Returned Mail Fee \$6.00
 Account Closed Within 30 Days of Opening \$5.00
 Account Escheat Fee \$50.00
 Copies of Checks Deposited \$5.00 (per item)
 Signature Guarantee \$20.00 (per signature)
 Notary FREE
 IRA Transfer (any type) to Another Financial Institution \$20.00
 IRA Account Closing Fee \$20.00
 Foreign Check Deposited (HRCU is charged by depository) \$25.00
 Coin Counting Fee
 Up to \$500 \$1.00 (per use)
 \$500 and Up \$2.00 (per use)
 Gift Cards (maximum amount \$1,000) \$3.00 (each)
 Signature/Personal Line of Credit (inactive for 12 months) \$20.00 (yearly fee)

SAFE DEPOSIT BOX FEES

Small Box \$20.00 (per year)
 Medium Box \$40.00 (per year)
 Large Box \$60.00 (per year)
 Extra Large Box \$90.00 (per year)
 One Lost Key \$20.00
 Drill Box \$250.00
 Late Fee (31 or more days late) \$25.00 (per occurrence)