- 9. FOREIGN TRANSACTIONS VISA Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.
- 10. MEMBERSHIP As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth

Par Value of One Share \$5.00

Number of Shares Required

11. 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 guestions or require current rate information on your accounts, please call the Credit Union.

FEE SCHEDULE	
GENERAL FEES	
Account Activity Printout	\$1.00/Printout
Account Closure	\$5.00 if account closed within 90 days
Account Reconciliation	\$10.00/Hour and \$10.00 minimum charge
Account Research	\$15.00/Hour and \$15.00 minimum charge
Dormant Account *	\$15.00/Quarter after 1 year(s)
Garnishment/Levy	\$50.00
Money Order	\$3.00/Money Order
Official Check	\$5.00/Official Check
Photocopy/Fax	\$1.50/Page
Returned Mail	\$5.00/Item returned
Statement Copy	\$3.00/Copy
Wire Transfer  Domestic Incoming	\$10.00/Transfer \$15.00/Transfer
International Incoming Wire Transfer	VIO.00/TIGIIOICI
Domestic Outgoing International Outgoing	\$25.00/Transfer \$35.00/Transfer
Outgoing Collection Item	\$25.00/Item
Paper Statement Mailing	\$2.00/Statement (Waived for 65 or older & youth accounts)
Check Copy	\$3.00/Check

GENERAL	FEES (continued)
Foreign Item Check Processing	\$25.00/Item
Foreign Currency Order	\$10.00 + Shipping
Member Check Cashing	\$5.00/Check (Included with Secure Checking)
Escheated Account	\$100.00/Account
Membership Enrollment	\$5.00/New Savings Account
Second Chance Account (Re-Open)	\$5.00 if reopened within 6 months
Payment by Phone via ACH	\$5.00/Payment
Notary	\$2.00/Stamp (Included with Secure Checking)
Returned Item due to NSF	\$30.00/Item refer to Section 7 for details
Stop Payment	\$30.00/Request
ACH Stop Payment	\$30.00/Request
Deposit Return Item	\$30.00/Item Member Originated \$15.00/Item Third Party
Reprocessing	\$5.00/Item
EFT FEES	
Card Replacement	\$7.00/Card
ATM Withdrawals in Excess of Eight (8)	\$1.00/Transaction eight (8) free withdrawals monthly
Custom Image Debit Card Add or Replace	\$7.00/Card
PIN Change	\$3.00/Change member must initiate
Reprocessing	\$5.00/Item
Credit/Debit Card Rush Processing	\$50.00/Card
VISA/Debit Valid Dispute Charge	\$12.00/Dispute
ONLINE BILL PAY FEES	
Business Bill Pay	Free (Additional charge for member requested items)
Bill Pay	Free (Additional charge for member requested items)
Bill Pay Reactivation	\$5.00
Written Correspondence to Payee	\$10.00
Per Proof of Payment not Necessitated by a Dispute	\$10.00
Payments Returned Due to Customer Error	\$5.00
Pop Money 1 Day 3 Day	\$0.95/Payment Free

	PAY FEES (continued)	
Overdraft	\$30.00 refer to Section 7 for details	
Return Item	\$30.00 refer to Section 7 for details	
Reprocessing	\$5.00/Item	
Transfer Money	\$1.00/Transfer	
SAVINGS ACCOUNT FEES		
Savings – Exceeding Account Transfer Limitations	\$30.00/Item refer to Section 6 for details	
IRA Savings Transfer Withdrawal Closure	\$25.00 \$25.00	
Holiday Club – Account Withdrawal	\$5.00/Withdrawal or account closure refer to Section 6 for details	
CHECKING ACCOUNT FEES		
Secure Checking	\$3.00/Month per Checking Account	
Classic Checking – Account Withdrawal	Up to 15 Free Check withdrawals per month; \$0.50 each check thereafter	
Money Market – Minimum Balance Service	\$15.00/Month if below minimum	
Money Market – Exceeding Account Transfer Limitations	\$30.00/Item refer to Section 6 for details	
Business Checking	\$10.00/Month per Checking Account	
Check/Share Draft Printing	Prices may vary depending upon style	
Overdraft	\$30.00/Item refer to Section 7 for details	
Counter Checks	\$1.00/Each increments of 4	
LOAN FEES		
Duplicate Lien Release	\$5.00/Request	
Lien Subordination	\$250.00	
Collateral Protection Insurance Placement	\$25.00/Policy Annually	

<sup>\*</sup> If your Share account drops below \$5.00 at any time, your account may be closed within 30 days. Any remaining monies may be returned or applied as a fee at the discretion of PCFCU.

Some fees may be subject to change without prior notice.



Effective Date: 06/01/2018

### LOANLINER

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## The Credit Union Difference

# Truth-in-Savings Disclosure

# Savings/Transactions Accounts



1000 E. Florence Boulevard Casa Grande, AZ 85122 (520) 381-3100

Toll Free: (800) 221-4179

### TRUTH-IN-SAVINGS DISCLOSURE

#### LAST DIVIDEND DECLARATION DATE

Quarterly:

Monthly:

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 **DIVIDENDS** BALANCE REQUIREMENTS Balance Dividend Rate/ Minimum Minimum Minimum ACCOUNT TYPE ACCOUNT LIMITATIONS Dividends Dividend Method to Dividends Annual Percentage Balance to Earn Openina Balance to Avoid Compounded Credited Period Calculate Yield (APY) Deposit a Service Fee the Stated APY Dividends Quarterly Average Daily Account transfer and Savings Quarterly Quarterly \$5.00 \$5.00 (Calendar) Balance withdrawal limitations apply. Quarterly Average Daily Account transfer and **Youth Savings** \$5.00 \$5.00 Quarterly Quarterly (Calendar) Balance withdrawal limitations apply. Quarterly Average Daily Account transfer and **Business Savings** Quarterly Quarterly \$5.00 \$5.00 Balance (Calendar) withdrawal limitations apply. Quarterly Average Daily Account withdrawal \$5.00 **Holiday Club** Quarterly Quarterly \$5.00 limitations apply. Balance (Calendar) Quarterly Average Daily \$5.00 \$5.00 My Club Quarterly Quarterly (Calendar) Balance \$5.00 to \$4,999.99 \$5,000,00 to \$9,999,99 \$10.000.00 to \$24.999.99 Quarterly Average Daily IRA Savings Quarterly Quarterly \$5.00 (Calendar) Balance \$25,000.00 to \$49,999.99 \$50,000.00 or greater Account transfer and Monthly Average Daily Money Market Monthly Monthly \$2.500.00 \$2.500.00 \$2.500.00 Balance withdrawal limitations apply. (Calendar) Average Daily Balance Quarterly \$500.00 Secure Checking Quarterly Quarterly (Calendar) Quarterly Average Daily Account withdrawal Classic Checking Quarterly Quarterly \$500.00 (Calendar) Balance limitations apply Quarterly Average Daily Youth Checking Quarterly Quarterly \$500.00 (Calendar) Balance

#### ACCOUNT DISCLOSURES

Monthly

(Calendar)

Monthly

Monthly

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.

**Business Checking** 

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 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. IRA Savings 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.

Average Daily

Balance

\$2.500.00

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 all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday 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 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 Money Market 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 Fee Schedule. For Savings, Youth Savings, Business Savings, Holiday Club. My Club. Money Market. Classic Checking, Youth Checking. Secure Checking, and Business 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 Savings, Youth Savings, Money Market, and Business Savings 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 Holiday Club accounts, the entire balance will be transferred to another account of yours in Mid November and the account will remain open. If you withdraw from your Holiday 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 Classic Checking accounts, you may make 15 check withdrawals per month. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For My Club, IRA Savings, Secure Checking, Youth Checking, and Business 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. An overdrawn balance must be repaid within 32 days. We may not pay items under your Overdraft Privilege if you do not maintain your account in good standing by bringing your account to a positive balance within every thirty-two (32) day period for a minimum of one business day, if you default on any loan or other obligation to Pinal County FCU or if your account is subject to any legal or administrative order or levy. 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. SHARED BRANCHING** — Your Credit Union and others are joining together and sharing over 6,800 locations so you can conduct financial transactions where you live, work or travel. Please ask your credit union representative for more information. Fees schedule posted in lobby.