

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 below.

Par Value of One Share	\$5.00
Number of Shares Required	1

11. RATES — The rates provided in or with the Rate 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.

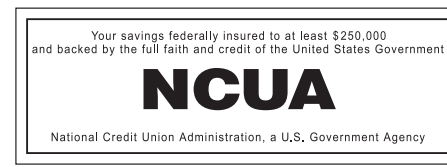
SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$1.00/Printout
Account Closure	\$20.00 if account closed within 90 days
Account Reconciliation/Research	\$15.00/Hour and \$15.00 minimum charge
Business Banking Bag	\$5.00/Each additional bag
Check Copy	\$3.00/Check
Dormant Account *	\$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
International Incoming	\$15.00/Transfer
Wire Transfer	
Domestic Outgoing	\$25.00/Transfer
International Outgoing	\$35.00/Transfer
Outgoing Collection Item	\$25.00/Item
Paper Statement Mailing	\$2.00/Statement
Foreign Item Check Processing	\$25.00/Item
Foreign Currency Order	\$10.00 + Shipping

GENERAL FEES (continued)	
Member Check Cashing	\$5.00/Check (Included with Secure Checking)
Escheated Account	\$125.00/Account
Membership Enrollment	\$5.00/New Savings Account
Second Chance Account (Re-Open)	\$5.00 if reopened within 6 months
Returned Item due to NSF	\$35.00/Item (for each submission/resubmission) 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
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
ONLINE BILL PAY FEES	
Consumer and Business 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 Member Error	\$5.00
Pop Money	1 Day - \$0.95/Payment 3 Day - No Charge
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	
IRA Savings	
Transfer Withdrawal	\$25.00
Closure	\$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	\$10.00/Item (for each submission/resubmission) refer to Section 6 for details
Business Checking	\$15.00/Month per Checking Account
Check/Share Draft Printing	Prices may vary depending upon style
Overdraft	\$30.00/Item (for each submission/resubmission) 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
Payment by Phone	\$4.95/Payment

* 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.



The Credit Union Difference

Truth-in-Savings Disclosure

Savings / Transactions Accounts

Pinal County Federal Credit Union

1000 E. Florence Boulevard
 Casa Grande, AZ 85122
 (520) 381-3100
 Toll Free: (800) 221-4179

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly: _____ Quarterly: _____

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	
Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
Youth Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
Business Savings	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
Holiday Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account withdrawal limitations apply.
My Club	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00	Average Daily Balance	—
IRA Savings	\$5.00 to \$4,999.99 / \$5,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 or greater	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	—	Average Daily Balance	—
Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance	Account withdrawal limitations apply.
Secure Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Average Daily Balance	—
Classic Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Average Daily Balance	Account withdrawal limitations apply.
Youth Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$500.00	Average Daily Balance	—
Business Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,500.00	Average 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 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.

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 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 Money Market accounts, you are limited to six (6) withdrawals per month. 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 Savings, Youth Savings, Business Savings, 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. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and 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 Schedule of Fees and Charges 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.

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