

	Share Savings Accounts	Christmas Club Accounts	Money Market Savings Accounts	Money Market Gold Accounts	Money Market Preferred Accounts	Money Market Platinum Accounts	IRA Savings Accounts	Thrifty Checking Accounts	Interest Checking Accounts	Branchless Checking Accounts	Preferred Checking Accounts	Dominion Club Checking Accounts
DIVIDENDS												
Dividend Rate	0.20%	0.25%	0.20%	0.30%	0.40%	0.45%	1.00%	NA	.10%	.05%	.10%	.10%
Annual Percentage Yield	0.20%	0.25%	0.20%	0.30%	0.40%	0.45%	1.01%	NA	.10%	.05%	.10%	.10%
Dividends Compounded	Monthly	NA	Monthly	Monthly	Monthly	Monthly	Monthly	NA	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	See Section 9	Monthly	Monthly	Monthly	Monthly	Monthly	NA	Monthly	Monthly	Monthly	Monthly
Dividend Period	Monthly	See Section 9	Monthly	Monthly	Monthly	Monthly	Monthly	NA	Monthly	Monthly	Monthly	Monthly
BALANCE REQUIREMENTS												
Minimum Opening Deposit	\$5.00	\$5.00	\$500.00	\$2,500.00	\$10,000.00	\$25,000.00	\$5.00	NA	NA	NA	NA	NA
Minimum Balance to avoid a Service Fee	\$5.00	\$5.00	NA	NA	NA	NA	\$5.00	NA	See Section 8	See Section 8	See Section 8	See Section 8
Minimum Balance to earn the stated APY	\$250.00	\$5.00	\$500.00	\$2,500.00	\$10,000.00	\$25,000.00	\$500.00	NA	\$750.00	\$500.00	\$1,200.00	\$1,000.00
Balance Method	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily
ACCOUNT LIMITATIONS												
	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

The rates, fees, and charges applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Except as specifically described, the following disclosures apply to all of the accounts.

- Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. 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. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Share Term accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.
- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
- Compounding and Crediting.** Dividends will be compounded and credited as set forth in the Rate and Fee Schedule. The Dividend Period for each account is set forth in the Rate and Fee Schedule. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Accrual of Dividends.** Dividends will begin to accrue on cash deposits and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements for each account are set forth in the Rate and Fee Schedule. For Share accounts there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

There is no minimum balance requirement to earn the stated Annual Percentage Yield for Share Savings Accounts for DollarMation and myMoney Club members.

6. Account Limitations. The accounts that have account limitations are set forth in the Rate and Fee Schedule. For Share Savings, Money Market Savings, Money Market Gold, Money Market Preferred and Money Market Platinum accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month.

7. Additional Share Term Account Disclosures.

- Transaction Limitations.** After your account is opened, you may not add funds to your account or make withdrawals of dividends from your account in any amount as indicated in the Rate and Fee Schedule.
- Maturity.** Your account will mature within the term or at the maturity date set forth in the Rate and Fee Schedule or the maturity date set forth on your Account Receipt Notice or Renewal Notice.
- Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account.
- Amount of Penalty.** The amount of the early withdrawal penalty is 1% of the principal balance.
- Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

F. Renewal Policy. Your account is an automatically renewable account if indicated.

G. Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with Central Virginia Federal Credit Union.

8. Additional Checking Account Disclosures.

- Thrifty Checking.** Thrifty Checking accounts has no minimum balance and is completely free.
- Interest Checking.** For Interest Checking accounts, a \$ 4.00 monthly maintenance fee will be assessed unless a \$ 250.00 minimum balance is maintained, or maintain \$ 5,000.00 or more in a savings account, or maintain a real estate loan balance of \$ 10,000.00 or more (home equity or second mortgage).
- Branchless Checking.** For Branchless Checking accounts, a \$ 5.00 monthly maintenance fee will be assessed if there are any lobby transactions (except deposits) during the calendar month.
- Preferred Checking.** For Preferred Checking accounts, a \$ 6.00 monthly maintenance fee will be assessed unless a \$ 1,200.00 minimum balance is maintained, or maintain \$ 7,500.00 or more in a savings account, or maintain a real estate loan balance of \$ 20,000.00 or more (home equity or second mortgage).
- Dominion Club Checking.** For Dominion Club Checking accounts, a \$ 3.00 monthly fee will be assessed unless a \$ 1,000.00 minimum balance is maintained.

9. Additional Christmas Club Disclosures.

- Transaction Limitations.** After your account is opened, you may not make any withdrawals of funds from your account in any amount until September 30th. Any withdrawal of funds will require closing of the account.
- Crediting of Dividends.** Your account will have dividends credited to the account on September 30th. The dividend period is from October 1st through September 30th.
- Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the funds deposited into this account before the dividend crediting date of September 30th.
- Amount of Penalty.** The amount of the early withdrawal penalty is all dividends earned on the account for the dividend period.

DEPOSIT ACCOUNT FEES

Membership Fee (1 time)	\$5.00
<i>(Waived for Dollarmatian, myMoney, FIT and Dominion Club members)</i>	
Photocopies	\$2.00 per item
Statement Copies	\$2.50 per page
Share Draft (Check) Copies	\$4.00 per item
Stop Payment Requests	\$35.00 per item
Returned Deposit Checks	
One Party	\$24.00 per item
Two Party	\$12.00 per item
Clearing Fee	\$35.00 per item
Returned Item Fee	\$35.00 per occurrence
Overdraft Privilege Fee	\$35.00 per occurrence
Overdraft Protection - Savings	\$9.00 per item
Overdraft Protection from Line of Credit	see Loanliner addendum
ATM Transactions	\$1.00 per transaction
<i>(Free at CVFCU ATMs) (First 2 free monthly)</i>	
ATM/Debit Card Replacement Fee	\$5.00
Certified Check Fee	\$8.00 per item
Money Orders	\$2.50 per item
Cashier's Checks	\$4.00 per item under \$500.00
Incoming Wires	\$5.00 per wire
Outgoing Wire Transfers	\$15.00 per wire
International Wires	\$40.00 per wire
Western Union Fees	Based on amount
Transfer Limitation Fee	\$2.00 per transfer
Loan Late Payment Fee	\$30.00 per payment period
Account Below Minimum	\$5.00 per account per month
Inactive Account	\$5.00 per month <i>(if no activity for 6 months)</i>
Check Printing Fee	Varies depending upon style
Assisted Telephone Transfers	\$2.00 per transfer
Notary Services	\$5.00 (free to members)
Returned Statement Fee	\$3.00 per month
Research/Reconciliation Fee	\$25.00 per hour <i>(minimum charge \$25.00)</i>
Verification Fee	\$10.00 per verification
Early Account Closure Fee	\$9.00
<i>(within first 90 days)</i>	
IRA Transfer Fee	\$25.00
Garnishment/Levy Fee	\$50.00 per occurrence
Check Cashing Fee	\$5.00
Online Bill Pay	Free
Fresh Start Checking	\$5.00 per month
VISA Cash Advance Fee	\$5.00 per advance
<i>(Non-CVFCU cards)</i>	

CERTIFICATES

Share Term Accounts

PREFERRED Certificates **with** an active CVFCU checking account or active CVFCU credit card

Term	Dividend Rate (Fixed)	Annual % Yield (Fixed)
6 months	0.50%	0.50%
12 months	0.80%	0.80%
24 months	0.99%	1.00%
36 months	1.24%	1.25%

STANDARD Certificates **without** an active CVFCU checking account or active CVFCU credit card

Term	Dividend Rate (Fixed)	Annual % Yield (Fixed)
6 months	0.35%	0.35%
12 months	0.65%	0.65%
24 months	0.85%	0.85%
36 months	1.09%	1.10%

Dividends Compounded	Compound Monthly
Dividends Credited	Monthly
Dividend Period	Monthly
Additional Deposits	Not Allowed
Withdrawals	Not Allowed

Minimum deposit - \$500.00

Rates and Fees

Helping you make the most of your money



Your 
Community
 Credit Union
 Central Virginia FCU

Federally Insured by NCUA