

Your Community Credit Union is pleased to serve *small businesses* with a variety of simple, low or no fee products and services including savings, checking and sweep accounts along with business loans. To qualify for membership, your home office must be located within Region 2000 and your owner must qualify for membership by living, working, worshipping or attending school within the same region.

SMALL BUSINESS ACCOUNT FEE STRUCTURE

Membership Fee (1 time)	\$5.00
Minimum Balance (Savings)	\$5.00
Account Below Minimum	\$5.00 per account per month
Minimum Opening Deposit into a Checking Account	\$100
Monthly Maintenance	Free
Inactive Account	\$5.00 per month <i>(if no activity for 6 months)</i>
Early Account Closure	\$25.00 <i>(within first 90 days)</i>
Overdraft Protection - Savings	\$9.00 per item
Overdraft Protection from Line of Credit	See Loan paperwork
Transfers	
Using CU Phone Access	Free
In Branch (Teller)	Free
Employee Assisted (Phone)	\$2.00 per transfer
Transfer Limitation Fee	\$2.00 per transfer
Check Printing	Varies depending upon style
Unlimited Check Writing	Free
Check Safekeeping	Free
Returned Item	\$35.00 per item
Clearing Item	\$35.00 per item
Stop Payment Requests	\$35.00 per item
Returned Deposit Checks	
One Party	\$24.00 per item
Two Party	\$12.00 per item
Online Banking (CU-Online)	Free
Online Bill Pay	Free
Photocopies	\$2.00 per item
Check Copy	\$4.00 per item
Cashier's Checks	
Over \$500	Free
Payable to Member	Free
Under \$500	\$4.00 per item

	Share Savings Accounts	Money Market Savings Accounts	Money Market Gold Accounts	Money Market Preferred Accounts	Money Market Platinum Accounts	Business Checking Accounts
DIVIDENDS						
Dividend Rate	0.10%	0.10%	0.75%	0.80%	0.99%	0.05%
Annual Percentage Yield	0.10%	0.10%	0.75%	0.80%	1.00%	0.05%
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
BALANCE REQUIREMENTS						
Minimum Opening Deposit	\$5.00	\$500.00	\$2,500.00	\$10,000.00	\$25,000.00	\$100
Minimum Balance to avoid a Service Fee	\$5.00	NA	NA	NA	NA	NA
Minimum Balance to earn the stated APY	\$250.00	\$500.00	\$2,500.00	\$10,000.00	\$25,000.00	\$1000.00
Balance Method	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

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.
- 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.

- 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.
- Additional Certificate (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.
 - Renewal Policy.** Your account is an automatically renewable account if indicated.
 - 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.

Cashier Check Copy	\$4.00 per item
Money Orders	\$2.50 per item
Visa CheckCard (Debit)	Free
ATM/Debit Card Replacement	\$5.00
ATM Transactions	
At CVFCU ATMs	Free
At non-CVFCU ATMs	First 2 per month free then \$1.00 per transaction
Notary Services	Free
Cash Ordering	Free
Coin Counting	3% of total coin counted
Rolled Coin Purchase	\$0.10 per roll
Deposit Correction	\$5.00
Cash Deposit Limit	None
Levy/Garnishment	\$75.00
Paper Statement	Free
Statement Copies	
Printed in Branch	\$2.50 per page
Using CU-Online	Free
Returned Statement	\$3.00 per month
Research/Reconciliation Fee	\$25.00 per hour <i>(minimum charge \$25.00)</i>
Verification Fee	\$10.00 per verification
Locked Bag	\$40.00
Zipper Bag	Free at account opening
Replacement	\$3.00
Wiring Fees	
Incoming Wire	\$5.00 per wire
Outgoing Wire - Domestic	\$15.00 per wire
International Wire	\$40.00 per wire
Western Union Fees	Based on amount

SPECIAL BUSINESS ACCOUNT SERVICES

150 Checking Items per Month Free
This includes checks deposited, checks cleared, cash deposits, ACH etc. Items over 150 will incur a fee of \$0.35 per item.

Sweep Account Free
Account will earn appropriate Money Market Account Rate.

Night Deposit Services Free (Includes 2 Keys)
 Replacement Key \$10.00
Deposits made after 8:30 am will be posted the next business day. Deposits will be accepted at the night depositories at the following branch locations: Forest, Madison Heights and Timberlake.

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	1.00%	1.00%
12 months	1.29%	1.30%
24 months	1.39%	1.40%
36 months	1.49%	1.50%

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

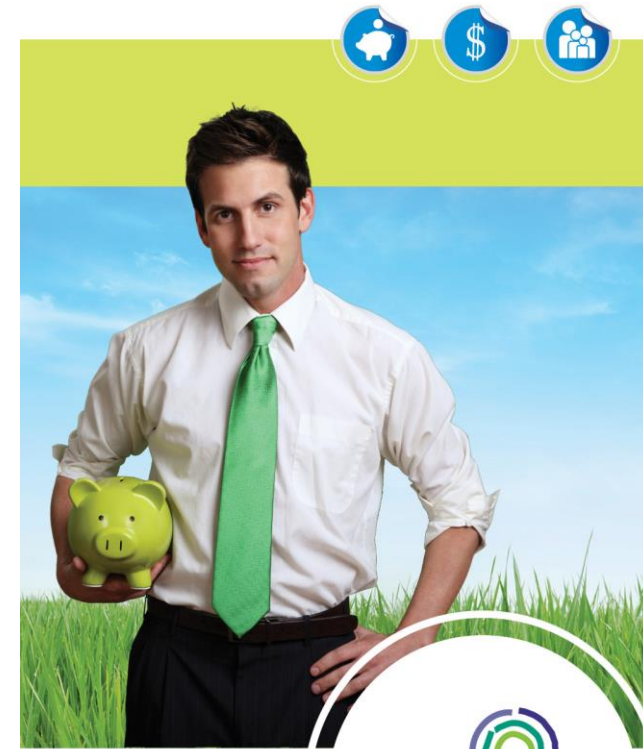
Term	Dividend Rate (Fixed)	Annual % Yield (Fixed)
6 months	0.95%	0.95%
12 months	1.24%	1.25%
24 months	1.34%	1.35%
36 months	1.44%	1.45%

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

Minimum deposit - \$500.00 (See Section 7)

Rates and Fees

Helping you make the most of your money



Federally Insured by NCUA