



**HEALTH CENTER CREDIT UNION**  
 1424 Walton Way  
 Augusta, GA 30901  
 Phone: (706) 434-1600

**TRUTH-IN-SAVINGS DISCLOSURE**  
**LAST DIVIDEND DECLARATION DATE:**

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Paragraph 6
<input type="checkbox"/> Regular Share 1. \$25.00 - \$99.99 2. \$100.00 - \$2,499.99 3. \$2,500.00 - \$9,999.99 4. \$10,000.00 - \$24,999.99 5. \$25,000.00 - \$49,999.99 6. \$50,000.00 - \$99,999.99 7. \$100,000.00 +	/	Quarterly	Quarterly	Quarterly (Calendar)	\$ .00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Kid\$Club Share <input type="checkbox"/> Teen \$cene Share These accounts will pay a Dividend equal to the Regular Share Tier 2 with No minimum balance to Earn interest.	/	Quarterly	Quarterly	Quarterly (Calendar)	\$ .00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Money Market 1. \$0.00 - \$2,499.99 2. \$2,500.00 - \$9,999.99 3. \$10,000.00 - \$24,999.99 4. \$25,000.00 - \$49,999.99 5. \$50,000.00 - \$99,999.99 6. \$100,000.00 +	/	Quarterly	Quarterly	Quarterly (Calendar)	\$2,500.00	—	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.



# Account Disclosure

**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 quarterly / monthly 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 which is set in the Rate Schedule.

The Regular Savings, Money Market, Regular Share Draft and eChecking accounts are tiered rate accounts. The balance ranges, interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Once a particular balance range is met, the interest rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

The Kid\$ Club Share, Teen \$cene Share, Christmas Club, Vacation Club and Fresh Start Draft accounts pay a dividend equal to the regular share tier 2 with no minimum balance to earn interest.

The Kasasa Cash is a tiered rate account, refer to Rate Schedule and section 2 for additional details about this account.

**2. KASASA Accounts**—For all Kasasa accounts you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements you must

- **Make 12 debit card purchases that post and settle to your account**
- **Access online or mobile banking at least one time per month**
- **Be enrolled in and receive eStatements.**

*The monthly qualification cycle is defined as a period beginning on the last day of the prior calendar month and ending on the next to last day of the calendar month in which dividends are paid.*

**Kasasa Tunes** The Kasasa Tunes account will earn up to an aggregate total of \$10.00 ( which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases made with your HCCU debit card on this draft account. Transactions must post and settle to your account to meet the minimum qualification requirements during the monthly qualification cycle. **When Kasasa Tunes Qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. See Section 3 on ATM Rewards.**

iTunes, Amazon.com, Google Play reimbursements will be credited to your account on the last day of the current statement cycle which these purchases post and settle to your account and the ATM fees were incurred.

\*Kasasa Tunes Sign up Bonus—When you open your Kasasa Tunes account, you will be refunded up to an aggregate total of \$20.00 ( which includes applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the current statement cycle in your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$20 post and settles to your account. Any portion of the sign up bonus that is not used within the stated time period will be forfeited.

**Kasasa Cash Back** The Kasasa Cash Back account will receive 4.00% cash back on debit card purchases up to \$200.00 that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. The maximum cash back you may receive is \$8.00 per month. **See Section 3 on ATM Rewards.**

**Kasasa Cash** The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first divided rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$10,000.00 or less and will earn the second divided rate tier and range of annual percentage yields on balances \$10,000.01 or greater. **See Section 3 on ATM Rewards.**

### 3. ATM Rewards For All Kasasa Accounts

You will receive reimbursements of up to a maximum of \$4.99 per single domestic transaction during the monthly qualification cycle in which you qualified. ATM receipts must be presented within 45 calendar days for reimbursement of ATM fees of \$5.00 or higher.

*In addition, we will assess internal ATM fees and will refund both the internal and ATM surcharges assessed at domestic ATMs we do not own or operate. If you do not meet all of the minimum qualification requirements for Kasasa accounts during the monthly qualification cycle, you will not earn a cash back reward and no ATM fees will be refunded to you.*

**4. Nature of Dividends**—Are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

### 5. Dividend Compounding and Crediting -

The compounding and crediting of dividends and the dividend period applicable to each account are set forth in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit.

**6. Accrual of Dividends**—For accounts that receive dividends, dividends will begin to accrue on non cash 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, accrued dividends will not be paid.

**7. Balance Information**— 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 Regular Share Draft accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the Fee Schedule. For Regular Share, Money Market, and Regular Share Draft 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 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.

**8. Account Limitations**—For Regular Share, Kid\$ Club, Teen \$cene, Money Market, Vacation Club, and Christmas Club 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. You may be charged a withdrawal fee for each withdrawal from the account. Refer to the Fee Schedule for withdrawal limitations and fees on Regular Share, Kid\$ Club, Teen \$cene, and Money Market accounts.

For a Christmas Club account, the entire balance will be paid to you by transfer to your membership account on or after the second Tuesday of November and the account will remain open.

For Vacation Club and Christmas Club accounts, one (1) withdrawal allowed per year after which a fee will be imposed. For Christmas Club account, the annual payout is counted as the one (1) free withdrawal. For Draft accounts, no account limitations apply.

**9. Fees for Overdrawing Accounts**— Fees may be imposed on each check, draft, debit card point of purchase, 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 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 Unions 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 members Extended Coverage choice for overdraft protection and the Schedule of Fees

**10. Fees**— See a separate fee schedule for a listing of fees and charges applicable to your accounts.

Type of Fee	Amount	# Free	Stipulations
<b>Savings Account Fees:</b>			
USA Patriot Act Compliance	\$5.00	--	
Regular Share, Kid\$ Club, Teen \$cene Withdrawal	\$5.00	1 / Month	\$500.00 minimum balance required to avoid fees
Money Market Withdrawal	\$10.00	12	--
Christmas Club Withdrawal / Transfer	\$10.00	1	Annual payout in November counts as 1 free withdrawal.
Vacation Club Withdrawal / Transfer	\$10.00	1	1 Free withdrawal per year can be taken at any time
<b>Share Draft Account Fees:</b>			
* NSF	\$35 / Item	--	--
* Overdraft Privilege	\$35 / Item	--	Must Opt-In for Debit Card POS or ATM purchases to be charged fee
* Loan Overdraft Transfer	\$10.00	--	--
* Share Overdraft Transfer	\$10.00	--	--
Stop Payment	\$35 / Request	--	--
Share Draft Printing	Prices Vary	--	1 free Box of Security Checks per year for Gold Club members
Monthly Service Charge *Except Fresh Start Share Draft	\$5.00	--	Fee waived if a minimum average daily balance of \$300 is maintained or for students 22 and younger
Fresh Start Share Draft Monthly Service Charge	\$10.00	--	--
Fresh Start Share Draft Account Opening	\$10.00	--	--
E Checking In Branch Withdrawals	\$2 / Each	--	--
E Checking Per Cleared Check	\$2 / Each	--	--
Point of Sale (POS) Fee	\$0.50 / charge	--	Fee charged if you select "debit" and enter your PIN at a merchant terminal, no fee charged if you select "credit" and sign for the purchase
Foreign ATM	\$1 / Each	--	--

<b>Other Service Fees: (applicable to all accounts)</b>			
Account Reconciliation	\$10 / Hour	--	--
Account Research	\$10 / Hour	--	--
Account Closure	\$10.00	--	Charged only if account has been opened less than 6 months
Statement Copy	\$5 / Copy	--	--
Deposited Item Return	\$20 / Item	--	--
Paper Statement Fee	\$2.00	--	No fee for e-Statements, Gold Club Members receive 50% off Paper Statement fees
Domestic Wire Transfer	Incoming: \$15 Outgoing: \$25	--	Fee charged per transfer
International Wire Transfer	Incoming: \$45 Outgoing: \$55	--	Fee charged per transfer
Inactive Account	\$30.00	--	Charged after 6 months of inactivity
Dormant Account	\$60.00	--	Charged at \$5.00 / Month after five (5) years; maximum fee is \$60.00
Photocopy	\$3.50 / Each	--	--
Verification of Deposit	\$10.00	--	--
Return Mail	\$2 / Each	--	--
Replacement Debit / Credit Card	\$15.00	--	--
Debit / Credit Reactivation Fee	\$10 / Each	--	--
Debit / Credit PIV Reminder Fee	--	--	Please contact us at 1-800-992-3808 for Reminders or to change your PIN.
Delinquent Share Collection Fee	\$25 / Each	--	--
International ACH Transaction Fee	\$25 / Each	--	--
Check Cashing	\$5 / Transaction	--	Charged if member does not have at least \$100 on deposit or \$100 loan balance
Check Withdrawal fee for CU Checks	\$2 / Check	--	Charged on checks issued to a third party

**Other Service Fees: (applicable to all accounts)**

Money Orders	\$2 / Item	--	Gold Club Members receive 50% off
Cashiers Checks	\$5 / Check	--	--
Garnishment / Levy	\$50/Occurrence	--	--
Merchant Collection	\$10.00	--	--
Account History (print out)	\$2.00	--	--
Counter Checks (print out)	\$2 / Per Page	--	4 checks per page
Consumer Loan Application Fee	\$25.00	--	Charged on all applications except for Auto & Visa

**Electronic Funds Transfer Fees:**

* Share Overdraft Transfer	\$10 / Each	--	--
* Overdraft	\$35 / Each	--	--

**Safe Deposit Box:**

3" x 5" Box	\$30 / Year	--	--
3" x 10" Box	\$50 / Year	--	--
5" x 10" Box	\$60 / Year	--	--
10" x 10" Box	\$90 / Year	--	--
Key Deposit	\$10.00	--	Additional fees will be charged for change of lock and drilling

\* Fee applies when overdraft is created by check, ACH debit, ATM withdrawal, check card withdrawal, or other electronic means.