

## TRUTH-IN-SAVINGS DISCLOSURE

### EFFECTIVE DATE:

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	
Regular Share	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Extra Share	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Club	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Joint Share	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Public Unit Share	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Average Daily Balance	Account withdrawal limitations apply.
IRA Share	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	—	Average Daily Balance	—
Share Draft	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Fresh Start Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	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 monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**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 Christmas 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 any 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 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 Regular Share, Extra Share, Club, Joint Share, and Public Unit Share 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 Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. For IRA Share, Share Draft, and Fresh Start 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

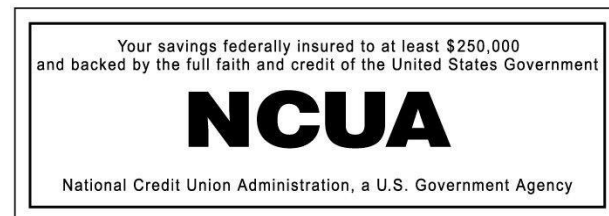
transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds 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. 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	\$25.00
Number of Shares Required	1

**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective 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**

**LIMITS and FEES** – The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

<b>Account Activity Printout</b>	\$1.00 per page
<b>Account Balancing/Research Assistance</b>	\$10.00
<b>Account Maintenance Fee</b>	\$5.00
<i>Monthly fee will be assessed to your share account if your share (savings) account falls below \$50.00 at any time. Exemption: Ages under 19 and those 60 and over.</i>	
<b>ATM Card Fee</b>	\$10.00
<i>First initial card is FREE. Shipping charges may apply.</i>	
<b>ATM Foreign Withdrawal / Transfer Fee</b>	\$5.00
<i>Transactions at ATMs not owned by CenLA FCU</i>	
<b>Check Cashing</b>	\$5.00
<i>Fee will be charged to members who do not maintain a \$500.00 balance in their share/savings account.</i>	
<b>Check Printing</b> (Personal Checks)	Fee depends on style
<i>Members over 60 receive 2 FREE boxes of checks in calendar year.</i>	
<b>Collection Item</b> (incoming)	\$10.00
	<i>Plus charges incurred by credit union</i>
<b>Copy of Cleared Personal Check</b>	\$3.00 per item
<b>Courtesy Pay</b>	\$30.00 per item
<b>Debit Card Limit Increase</b>	\$2.00
<b>Debit Card Replacement Fee</b>	\$10.00 per card
<i>First initial card is FREE. Shipping charges may apply.</i>	
<b>Deposit Checks Returned Unpaid</b>	\$10.00
<b>Dormant Account Fee</b>	\$3.00
<i>Per month after 12 months of no activity and account balance is less than \$50</i>	
<i>Exemption: Members under 19 years of age.</i>	
<b>Gift Cards</b>	\$3.00 each
<b>IRA Share Account Fee</b>	
• Annual fee	\$15.00 yearly
• Enrollment Fee	\$5.00 per account
<b>Money Orders</b> (up to \$1,000.00)	\$2.00 each

**SCHEDULE OF FEES AND CHARGES (continued)**

Effective 8/1/2021

**LIMITS and FEES** – The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

<b>Monthly Service Fee</b> <i>Fresh Start Checking Only</i>	\$10.00
<b>Non-Sufficient Funds Item (each)</b>	\$30.00
<b>Notary Service (Members Only)</b>	FREE
<b>Official Credit Union Check</b> <i>*Per check fee waived if check is made payable to owner of the account</i>	\$5.00 per check*
<b>Official Credit Union Check Stop Payment</b>	\$35.00
<b>Overdraft Protection</b> <i>Automatic transfer of funds from savings account to checking account</i>	\$2.00 per transfer
<b>Overnight Shipping Fee</b>	Actual Cost
<b>Returned Loan Payment Fee</b> <i>ACH or paper check payments</i>	\$10.00
<b>Safe Deposit Box Fees</b> <i>(3X5,3X10,5X10,10X10 sizes available)</i>	Varies by Box Size
<b>Safe Deposit Box Drill</b>	\$150.00
<b>Safe Deposit Box Re-key</b>	\$25.00 or \$75.00
<b>Smartline Calls</b> <i>10 FREE calls per month: fees charged after the 10<sup>th</sup> call</i>	\$1.00 per call after 10
<b>Statement Copy Fee (Account or Visa)</b>	\$1.00 per page
<b>Stop Payment (Personal Cks/Bill Pay/ACH)</b>	\$20.00
<b>Temporary Checks</b> <i>(4 checks per page)</i>	\$2.00 per page
<b>Unclaimed Property Fee</b> <i>Fee is charged when an account has been abandoned and the funds in the account must be turned over to the state under unclaimed property laws.</i>	\$25.00
<b>Wire Transfer Fee - Domestic (incoming)</b>	\$10.00
<b>Wire Transfer Fee - Domestic (outgoing)</b>	\$10.00
<b>Wire Transfer Fee - International (outgoing)</b>	\$30.00
<b>Western Union Wire Fee - Domestic</b>	\$20.00
<b>On Us Check Cashing</b> <i>For businesses presenting check to be converted to cashier's check</i>	\$10.00