



Rate and Fee Disclosures

This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your Share Savings, Share Draft Checking, and Share Certificate Accounts at MUNA Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is part of the Account Contract.

Rates for Share Savings, Share Draft Checking and Certificate Accounts

Effective Date	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fees	Dividends Compounded And Credited	Dividends Period
3/23/2018							
Regular Share Savings	0.10%	0.10%	\$25	\$500	n/a	Quarterly	Quarter
Youth Savings	0.10%	0.10%	\$5	\$25	n/a	Quarterly	Quarter
IRA Savings							
\$500.00 - \$9,999.99	0.25%	0.25%	\$0	\$500	n/a	Quarterly	Quarter
\$10,000.00 - \$24,999.99	0.40%	0.40%					
\$25,000.00 - \$49,999.99	0.60%	0.60%					
\$50,000.00 and over	0.70%	0.70%					
Money Market Savings	0.35%	0.35%	\$1,000	\$1,000	n/a	Monthly	Month
Christmas Club	0.10%	0.10%	\$5	\$150	n/a	Quarterly	Quarter
Fresh Start Checking	0.00%	0.00%	\$25	n/a	n/a	n/a	n/a
Free Business Checking	0.00%	0.00%	\$100	n/a	n/a	n/a	n/a
Business Checking Plus	0.02%	0.02%	\$100	\$500	n/a	Quarterly	Quarter
Secure Checking	0.00%	0.00%	\$25	n/a	n/a	n/a	n/a
Share Certificate							
6 Months	0.75%	0.75%	\$1,000	\$1,000	n/a	Monthly	Month
12 Months	0.95%	0.95%					
24 Months	1.50%	1.51%					
36 Months	1.65%	1.66%					



Truth In Savings Disclosure

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

1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except share certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Regular Share, IRA Share, and Money Market Share accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields shown above are as of the last dividend declaration date. For Share Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Share Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

a. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend of a dividend period.

b. Compound and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar days of the period.

c. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the first business day after you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

d. Balance Information

The minimum balance required to open each account, earn the stated Annual Percentage Yield, and avoid a service fee is set forth above. If you do not maintain the specified minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

2. Account Limitations

For all accounts except share draft accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed this limitation, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, a \$5.00 fee will be assessed per withdrawal.

3. Share Certificate Account Features

a. Account Limitations

After your account is opened, you may not make additional deposits to a Share Certificate account.

b. Maturity

Your Share Certificate Account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of your Share Certificate account before the maturity date. You may withdraw dividends that have already been credited without penalty.

i. Amount of Penalty. The amount of the early withdrawal penalty is 30 days dividends calculated on the amount withdrawn (for certificates with terms of 12 months or less), and 180 days dividends calculated on the amount withdrawn (for certificates with terms greater than 12 months.)

ii. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

iii. 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.

d. Renewal Policy

Share Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term up on maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. 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 the Credit Union.



Fee Schedule

Monthly Account Maintenance

Free Business Checking.....	Free
Secure Checking.....	\$6.50
Fresh Start Checking.....	\$10.50
Business Checking Plus.....	\$10.75

Miscellaneous Fees

Credit Card Cash Advancement (Member).....	Free
Credit Card Cash Advancement(Non-Member).....	\$20.00
Telephone Acct Transfer/ Balance Inquiry Fee (per call).....	\$2.00
Last 30 Days Print Out.....	\$3.00
Money Order/ Official Check Fee ^.....	\$5.00
Christmas Club Early Withdrawal.....	\$5.00
Dormant Fee (quarterly charged)*	
- Due to 12 months with no activity-deposit or withdrawal per NCUA Reg. 707.4(b)(4).....	\$10.00
Check Verification Fee.....	\$10.00
USPS Bad Address.....	\$10.00
Wire Fee Incoming/Outgoing.....	\$15.00
MasterCard Debit Card Replacement.....	\$10.00
Personalized Debit Card.....	\$20.00
Foreign ATM Fee.....	\$1.50
Gift Card/Travel Card Fee.....	\$5.00
Early Closure Fee (If account is closed w/in 90 days of opening).....	\$25.00
Overdraft Fee (automatic transfer from savings to checking).....	\$5.00
Courtesy Pay/NSF/Return Item Fee.....	\$35.00
Stop Payment Draft/ACH.....	\$35.00
Balancing Assistance/Research Fee.....	\$15.00/hour

Loan Application Fee

Unsecured / New Auto / Mobile Home.....	\$10.00
Used Auto.....	\$20.00
Short Term Micro.....	\$20.00
Land.....	\$50.00
Mortgage.....	\$100.00
Business.....	\$100.00

*Dormant Fees will not be charged to accounts over \$1000.00 and/or ages under 16 or over 70.

^Secure Checking comes with three (3) free Official Checks or Money Orders each month. Regular Share accounts come with one (1) free Official Check or Money Order each month.