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## RATE ADDENDUM AND SCHEDULE OF FEES AND CHARGES

Effective Date: \_\_\_\_\_

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. The Credit Union may offer other rates for these accounts from time to time. Please contact the Credit Union to obtain current rate information.

### RATE AND BALANCE INFORMATION – Savings and Share Draft Accounts

| Account Type           | DIVIDENDS     |                               |            |          |                    | BALANCE REQUIREMENTS    |  |  |                                       |
|------------------------|---------------|-------------------------------|------------|----------|--------------------|-------------------------|--|--|---------------------------------------|
|                        | Dividend Rate | Annual Percentage Yield (APY) | Dividends  |          | Dividend Period    | Minimum Opening Deposit | Minimum Balance to avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method to Calculate Dividends |
|                        |               |                               | Compounded | Credited |                    |                         |  |  |                                       |
| Share / Savings        | %             | %                             | Monthly    | Monthly  | Monthly (calendar) | \$10.00                 | \$10.00                                | N/A                                    | Average Daily Balance                 |
| Club Account           | %             | %                             | Monthly    | Monthly  | Monthly (calendar) | \$10.00                 | N/A                                    | N/A                                    | Average Daily Balance                 |
| Share Draft / Checking | N/A           | N/A                           | Monthly    | Monthly  | Monthly (calendar) | N/A                     | N/A                                    | N/A                                    | Average Daily Balance                 |

### RATE AND BALANCE INFORMATION – Share Certificate Accounts

| Account Type               | Dividend Rate | Annual Percentage Yield (APY) | Minimum Opening Deposit | Rate Type  | Dividend Compounding & Crediting | Dividend Period | Additional Deposits | Withdrawals                                     | Renewable |
|----------------------------|---------------|-------------------------------|-------------------------|------------|----------------------------------|-----------------|---------------------|---|-----------|
| <b>Savings Certificate</b> |               |                               | \$500.00                | Fixed Rate | Monthly                          | Account Term    | Not Allowed         | Allowed – Subject to early withdrawal penalties | Automatic |
| 6 Month                    | %             | %                             |                         |            |                                  |                 |                     |   |           |
| 12 Month                   | %             | %                             |                         |            |                                  |                 |                     |   |           |
| 24 Month                   | %             | %                             |                         |            |                                  |                 |                     |   |           |

### FEES AND CHARGES FOR ALL ACCOUNTS

|   |  |
|---|--|
| Share Overdraft Transfer                                | First 3 are FREE \$2 per transfer after that         |
| Share Account Dormant Fee                               | \$5.00 per month after 10 months of no activity      |
| Share Account Closing                                   | \$10.00 if closed within three (3) months of opening |
| <b>Stewart's and SEFCU owned ATMs:</b>                  |  |
| ATM Withdrawals (includes transfers)                    | Withdrawals over 5 per month: \$1.00                 |
| <b>Stewart's and SEFCU owned ATMs:</b>                  |  |
| ATM Inquiries   | .75¢   |
| <b>Non-Stewart's and SEFCU ATMs:</b>                    |  |
| All transactions  | \$1.00   |
| <b>Non-Stewart's and SEFCU ATMs:</b>                    |  |
| ATM Inquiries   | \$1.00   |
| Below Par (accounts below the required \$10.00 minimum) | \$2.00 per month                                     |
| Non Sufficient Funds (NSF)                              | \$20.00 per occurrence                               |
| Courtesy Pay of NSF check or ACH                        | \$20.00 per occurrence                               |
| Courtesy Pay of debit card transaction (opt in)         | \$20.00 per occurrence                               |
| Returned check or ACH                                   | \$20.00 per occurrence                               |
| Stop Payment  | \$10.00  |
| Check Printing  | First box FREE – price varies by style and design    |
| Account Research  | \$20 per hour  |
| Deposited Item Returned                                 | \$15.00  |
| Outgoing Domestic Wire                                  | \$15.00  |
| Outgoing International Wire                             | \$50.00  |
| Legal Process   | \$20.00  |
| Negative Account Collection                             | 50% of balance forwarded                             |
| Returned Statement (address correction)                 | \$2.00 per statement                                 |
| Debit Card Replacement                                  | One (1)FREE per year; \$25.00 per card after that    |
| Gift Card Fee   | \$2.95 (members)                                     |
| VISA Next Day Delivery                                  | \$15.00  |
| Printed Monthly Statement                               | \$1.00 per month                                     |
| E-Statement   | FREE   |
| Bill Pay  | FREE   |
| Escheat Fee   | \$25.00  |
| SPOT Pay Payment  | \$5.00 per transaction                               |
| <b>NON MEMBER FEES</b>                                  |  |
| Check Protest   | \$15.00 per item                                     |
| Notary Service  | \$2.00 per item                                      |
| Gift Card Fee   | \$4.95   |

**If you have any questions or require additional rate or fee information on your accounts, please call the Credit Union.**