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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	\$10.00	Average Daily Balance
Club Account	%	%	Monthly	Monthly	Monthly (calendar)	\$10.00	N/A	\$10.00	Average Daily Balance
Holiday Saver Account	%	%	Monthly	Monthly	Monthly (calendar)	\$10.00	N/A	\$10.00	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	%	%							
Special 6 Month <sup>(1)</sup>	%	%							
Special 12 Month <sup>(1)</sup>	%	%							

<sup>(1)</sup> Special Savings Certificates must be opened with new money not currently on deposit with the Credit Union.

### 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 12 months of no activity  
 Share Account Closing ..... \$10.00 if closed within three (3) months of opening

**Stewart's and SEFCU owned ATMs:**  
 ATM Withdrawals (includes transfers) ..... Withdrawals over 5 per month: \$1.00

**Stewart's and SEFCU owned ATMs:**  
 ATM Inquiries ..... 0.75¢

**Non-Stewart's and SEFCU ATMs:**  
 All transactions ..... \$1.00

**Non-Stewart's and SEFCU ATMs:**  
 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 ..... \$3.00 per month  
 E-Statement ..... FREE  
 Bill Pay ..... FREE  
 Escheat Fee ..... \$25.00  
 SPOT Pay Payment ..... \$5.00 per transaction

**NON MEMBER FEES**  
 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.**