

# Account Disclosure Rate Supplement and Schedule of Fees and Charges

## INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

**New Account**

**Request for Information**

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Share Savings(1)		_____ %	_____ %
Junior Savings(1)		_____ %	_____ %
Teen Savings(1)		_____ %	_____ %
Traditional IRA Share Savings(1)		_____ %	_____ %
ROTH IRA Share Savings(1)		_____ %	_____ %
Escrow Share Savings(1)		_____ %	_____ %
Employee HSA Share Savings(1)		_____ %	_____ %
Share Draft Checking(1)		_____ %	_____ %
Simple Checking(1)		_____ %	_____ %
Teen Checking(1)		_____ %	_____ %
Holiday Club(1)		_____ %	_____ %
Vacation Club(1)		_____ %	_____ %
Personal Club(1)		_____ %	_____ %
Personal Club II(1)		_____ %	_____ %
Premier Money Market(1)(2)	\$0.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 & Greater	_____ %	_____ %

Account Type	FIXED RATE (Certificate Accounts)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Share Certificate(3)	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %
Traditional IRA Share Certificate(3)	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %
ROTH IRA Share Certificate(3)	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %
ROTH Conversion IRA Share Certificate(3)	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of \_\_\_\_\_. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.  
 (2) All deposited funds earn the rate for the tier.  
 (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (410) 828-4730.

# Schedule of Fees and Charges

## CHECKING ACCOUNT FEES

- Overdraft . . . . . \$25.00 per transfer.  
If you do not have enough money in your Share Draft Account and designated share types, we will manually transfer funds.
- NSF (Check, ACH, Bill Pay or Debit Card) . . . . . \$25.00 per item.
- Courtesy Pay (Check, ACH, Bill Pay or Debit Card) . . . . . \$25.00 per item.
- Deposited Item Return . . . . . \$15.00 per item.
- Stop Payment (Check, ACH or Bill Pay) . . . . . \$25.00 per request.
- Stop Payment Zelle® . . . . . \$10.00 per request.
- Share Draft Printing . . . . . Prices vary depending upon style.
- Copy of Cancelled Share Draft . . . . . \$2.00 per draft.
- Official Check Copy . . . . . \$2.00 each.
- Duplicate Statement . . . . . \$2.00 per page.

## OTHER SERVICE FEES (applicable to all accounts)

- Verification of Deposit . . . . . \$5.00 each.
- Account Inquiry/History . . . . . \$2.00 per page.
- Account Reconciliation . . . . . \$20.00 per hour.
- Account Research . . . . . \$20.00 per hour.
- Statement Copy . . . . . \$2.00 per page.
- Photocopy or Fax of Share Drafts, Official Checks, Deposited Items, etc. . . . . \$2.00 each.
- Returned Statement . . . . . \$5.00 each.
- Deposited Item Return . . . . . \$15.00 per item.
- Wire Transfer (outgoing domestic) . . . . . \$15.00 each.
- Wire Transfer (outgoing international) . . . . . \$40.00 each.
- Money Order . . . . . \$1.00 each.
- Official Checks, over 1 per day . . . . . \$2.00 each.
- Certified Checks . . . . . \$3.00 each.
- VISA Gift Card . . . . . \$3.95 each.
- Replacement Plastic Card . . . . . \$5.00 per card.
- Dormant Account . . . . . \$10.00.
- Garnishment/Levy . . . . . \$50.00 each.
- Medallion Signature Guarantee . . . . . \$5.00 each.
- Coin Counting Machines . . . . . .5% service fee.

## ELECTRONIC FUNDS TRANSFER FEES

- ATM Transaction Fee:
  - Network ATMs . . . . . \$1.00 per transaction after eight (8) monthly.
  - Check Deposited and Returned (NSF) . . . . . \$15.00 each.
  - International Transactions . . . . . .1% fee