

# Professional Federal Credit Union

1710 St Joe River Drive - Fort Wayne, Indiana 46805

Truth in Savings

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Truth in Savings (Effective 04/01/2012)

## REGULAR SHARE SAVINGS, INCLUDING REGULAR SHARE 2 ACCOUNT AND REGULAR SHARE 3 ACCOUNT

### Rate Information

- \* The dividend rate for your account is 0.10% with an annual percentage yield of 0.10%.
- \* Your dividend rate and annual percentage rate may change at any time, at our discretion.

### Minimum Balance Requirements

- \* The minimum balance to open the Regular Share Savings is the purchase of a \$5.00 share in the Credit Union. You must maintain a minimum balance of \$5.00 in the account.
- \* There is no minimum to open or to maintain the Regular Share 2 Account or Regular Share 3 Account. You must maintain a minimum daily balance of \$60.00 to obtain the disclosed annual percentage.

**Fees** - Fees may be charged to your account. See Fee Schedule.

**Transaction Limitations** - During any statement period, you may not make more than 6 withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer; a telephone order or instruction; or an Internet Banking transfer. If you exceed these limitations, your account may be subject to a fee or closed. There are no limitations governing checks withdrawn at any branch office, as well as no limitations governing ATM transactions.

## SHARE DRAFT ACCOUNTS, INCLUDING REGULAR CHECKING, REGULAR CHECKING 2, EZ CHECKING, CHECKING PLUS, AND iPRO CHECKING

### Rate Information

- \* The dividend rate for your Checking Plus Account is 0.10% with an annual percentage yield of 0.10%.
- \* Regular Checking, Regular Checking 2, EZ Checking, and iPro Checking do not pay dividends.
- \* Your dividend rate and annual percentage yield may change at any time, at our discretion.

### Minimum Balance Requirements

- \* The minimum balance to open Regular Checking, Regular Checking 2, EZ Checking, or iPro Checking is \$25.00. There is no minimum to maintain Regular Checking, Regular Checking 2, EZ Checking, or iPro Checking.
- \* The minimum balance to open a Checking Plus Account is \$1,000.00. If during any month your account falls below the minimum balance of \$1,000.00, your account will be subject to a \$7.50 fee. You do not have to maintain a daily balance to earn dividends.

**Fees** - Other fees may be charged to your account. See Fee Schedule.

**Transaction Limitations** - You may make unlimited transactions on your account.

## CLUB ACCOUNTS INCLUDING, CHRISTMAS CLUB SHARES AND 'NAME YOUR OWN CLUB' SHARE ACCOUNT

### Rate Information

- \* The dividend rate for your account is 0.10% with an annual percentage yield of 0.10%.
- \* Your dividend rate and annual percentage rate may change at any time, at our discretion.

### Minimum Balance Requirements

- \* The minimum balance to open a Club Account Savings is \$1.00. You must maintain a minimum daily balance of \$1.00 in the account. You must maintain a minimum daily balance of \$60.00 to obtain the disclosed annual percentage.

**Fees** - Fees may be charged to your account. See Fee Schedule.

**Transaction Limitations** - You may not make a partial withdrawal of the funds in your account.

## MONEY MARKET PLUS SHARE ACCOUNT

### Rate Information

- \* The dividend rate for your account (daily balance of \$.01 - \$2,499.99) is 0.10% with an annual percentage yield of 0.10% on the entire balance. You must maintain a minimum daily balance of \$60.00 to obtain the disclosed annual percentage.
- \* The dividend rate for your account (daily balance of \$2,500.00 - \$9,999.99) is 0.15% with an annual percentage yield of 0.15% on the entire balance.
- \* The dividend rate for your account (daily balance of \$10,000.00 - \$24,999.99) is 0.25% with an annual percentage yield of 0.25% on the entire balance.
- \* The dividend rate for your account (daily balance of \$25,000.00 - \$49,999.99) is 0.34% with an annual percentage yield of 0.35% on the entire balance.
- \* The dividend rate for your account (daily balance of \$50,000.00 or over) is 0.54% with an annual percentage yield of 0.55% on the entire balance.
- \* Your dividend rate and annual percentage rate may change at any time, at our discretion.

### Minimum Balance Requirements

- \* For your Money Market Plus Share Account, you must make withdrawals in a minimum amount of \$100.00. The minimum balance to open a Money Market Plus Share Account is \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in your account to avoid a service fee. If, during any month, your account falls below the required minimum daily balance, your account will be subject to a service fee of \$10.00 for that month.

## MONEY MARKET PLUS SHARE ACCOUNT

**Fees** - Fees may be charged to your account. See Fee Schedule.

**Transaction Limitations** - During any statement period you may not make more than 6 withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer; a telephone order or instruction; or an Internet Banking transfer. If you exceed these limitations, your account may be subject to a fee or closed. There are no limitations governing checks withdrawn at any branch office, as well as no limitations governing ATM transactions.

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## IRA SAVINGS ACCOUNT

### Rate Information

\* The dividend rate for your account is 0.44% with an annual percentage yield of 0.45%.

\* Your dividend rate and annual percentage rate may change at any time, at our discretion.

### Minimum Balance Requirements

\* You must deposit a minimum of \$10.00 to open the account.

\* You must maintain a minimum daily balance of \$13.00 to obtain the disclosed annual percentage.

**Fees** - Other fees may be charged to your account. See Fee Schedule.

**Transaction Limitations** - The transaction limitations on IRA accounts are governed by a separate regulation and will be supplied to you upon specific request for IRA information. Deposits made by Direct Deposit, Payroll Deduction, Share-to-Share Transfer, Touch-Tone-Teller and Internet Banking will always be reported as attributable to the tax year deposited.

## ROTH IRA SAVINGS ACCOUNT

### Rate Information

\* The dividend rate for your account is 0.44% with an annual percentage yield of 0.45%.

\* Your dividend rate and annual percentage rate may change at any time, at our discretion.

### Minimum Balance Requirements

\* You must deposit a minimum of \$10.00 to open the account.

\* You must maintain a minimum daily balance of \$13.00 to obtain the disclosed annual percentage.

**Fees** - Other fees may be charged to your account. See Fee Schedule.

**Transaction Limitations** - The transaction limitations on IRA accounts are governed by a separate regulation and will be supplied to you upon specific request for IRA information. Deposits made by Direct Deposit, Payroll Deduction, Share-to-Share Transfer, Touch-Tone-Teller and Internet Banking will always be reported as attributable to the tax year deposited.

## HEALTH SAVINGS CHECKING ACCOUNTS

### Rate Information

\*The dividend rate for your account (daily balance of \$.01 - \$999.99) is 0.10% with an annual percentage yield of 0.10% on the entire balance. You must maintain a minimum daily balance of \$60.00 to obtain the disclosed annual percentage.

\* The dividend rate for your account (daily balance of \$1,000.00 – (\$9,999.99) is 0.15% with an annual percentage yield of 0.15% on the entire balance.

\* The dividend rate for your account (daily balance of \$10,000.00 or over) is 0.25% with an annual percentage yield of 0.25% on the entire balance.

\*Your dividend rate and annual percentage rate may change at any time, at our discretion.

**Fees** – Fees may be charged to on your account. See Fee Schedule.

**Transaction Limitations** – The transaction limitations on HSA accounts are governed by a separate regulation and will be supplied to you upon specific request for HSA information. Direct Deposits, Payroll Deductions, Share-to-Share transfers, Touch-Tone-Teller and Internet Banking transfers will always be reported as attributable to the tax year deposited. Withdrawals made by Visa Debit Card, Touch-Tone-Teller, Internet Banking, account transfer, check or cash withdrawal will be reported as normal distributions.

### *THE FOLLOWING DISCLOSURES APPLY TO ALL OF THE ABOVE ACCOUNTS*

**Compounding and Crediting.** For all accounts except IRA Accounts, dividends will be calculated daily and will be compounded and credited monthly. For example, for the month of January, dividends would be calculated and paid for the period from January 1 to January 31. For IRA Accounts, dividends will be calculated daily and compounded and credited quarterly. For example, for the first quarter of the year, dividends would be calculated and paid for the period from January 1 to March 31. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your account before dividends are credited, you will receive accrued dividends.

**Balance Computation.** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

**Accrual of Dividends.** Dividends will begin to accrue on the business day you deposit non-cash items (i.e., checks) to your account.

**Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**Dividend Period.** For all accounts except IRA Accounts, the dividend period is monthly. For IRA Accounts, the dividend period is quarterly.

**National Credit Union Share Insurance Fund.** Your savings federally insured to at least \$250,000.00 and backed by the full faith and credit of the United States Government. IRA Accounts in the Credit Union are separately insured to an aggregate amount of \$250,000.00.

**Other Term and Conditions.** The terms and conditions of the accounts offered by the Credit Union are set forth in the Membership and Account Agreement, which is incorporated herein by reference.

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## Fee Schedule (Effective 05/01/2012)

### SHARE DRAFT SERVICES

Overdraft Transfer from Savings to Checking.....	\$5.00
Overdraft Transfer from Line of Credit to Checking.....	\$10.00
Non-Sufficient Funds (NSF) Returned Item.....	\$25.00
Overdraft Privilege Fee (NSF Paid).....	\$25.00
iPro Overdraft Privilege Fee (NSF Paid)*.....	\$5.00
Rejected Check Item Fee.....	\$5.00
Overdraft Access to a Line of Credit:	
Prime Line, Home Equity and Quick Cash (annual).....	\$12.00
Overdraft Access to a ProTect Line of Credit (annual).....	\$30.00
Stop Payment.....	\$25.00
Imaged copy of a Check.....	\$5.00
Account Reconciliation (per hour).....	\$20.00
(minimum).....	\$5.00
Copy of Visa Debit Item.....	\$5.00
Counter Checks (per page of 4).....	\$1.00
Checks (prices vary, basic per 120).....	\$17.95
EZ Checking Fee (per month).....	\$5.00
Checking Plus Low Balance Fee (per month).....	\$7.50
Golden Eagle Low Balance Fee (per month).....	\$5.00
Money Market Low Balance Fee (per month).....	\$10.00

\* Some restrictions apply

### MEMBER SERVICES

Cashier's Check.....	\$5.00
Traveler's Checks:	
Individual (per \$100.00).....	\$1.50
Checks for two (per \$100.00).....	\$2.00
Money Orders.....	\$1.50
Returned Deposit Item.....	\$20.00
Collection Referral Fee.....	\$25.00
Account History per page.....	\$1.00
Additional Cost to Mail.....	\$3.00
Account Research	
Information Older than 90 Days	
(per hour).....	\$20.00
(minimum).....	\$5.00
Inactive Account Fee:	
(monthly after 12 months).....	\$6.00
(monthly after 6 months on accounts with bad addresses).....	\$6.00
Non-notification of address change.....	\$2.00
Garnishment Fee.....	\$20.00
Tax Levy Fee.....	\$30.00
Copy of Statement (per page).....	\$1.00
Additional Cost to Mail.....	\$3.00
Incoming Wire Fee.....	\$10.00
Outgoing Wire Transfer:	
Continental U.S. ....	\$18.00
Trans-Continental.....	CU Cost + \$10.00
Manual Reissue of Visa Debit or Credit Card.....	\$10.00
ACH/ATM/Visa Debit NSF Item.....	\$25.00
Health Savings Account Closing Fee.....	\$20.00
Statement Fee for ProFed Online users not enrolled in E-statements.....	\$2.00
(each month a statement is generated)	

### Truth-In-Savings Rate & Fee Schedule

The rates, fees, and charges applicable to your accounts with the Credit Union are set forth on this disclosure. The Credit Union reserves the right to change the terms and conditions of these accounts from time to time without notice to you unless provided by law.