



# TRUTH IN SAVINGS

## DISCLOSURE AND FEE SCHEDULE

(AS OF APRIL 1, 2024)

Rates and fees subject to change. The rates and fees in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated. Contact us for the most current information regarding rates and fees. The following rates and terms in this Rate and Fee Schedule are applicable to your account at the Credit Union. The Credit Union may offer other rates for these accounts from time to time.

### SAVINGS AND CHECKING ACCOUNTS

ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
Share/Savings	Dividend Rate/ Annual Percentage Yield	Dividends Compounded & Credited	Dividend Period	Minimum Opening Deposit	Fees	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the stated APY	Balance Method	Qualifiers and Restrictions <sup>6</sup>
Share/Savings Account	.05% / .05%	Quarterly	Calendar Quarter	\$1.00	—	—	—	Daily Balance	
Christmas Club Account	.05% / .05%	Quarterly	Calendar Quarter	—	—	—	—	Daily Balance	Account withdrawal and transfer limitations apply.
Vacation Club Account	.05% / .05%	Quarterly	Calendar Quarter	—	—	—	—	Daily Balance	Account withdrawal and transfer limitations apply.
Jump Start Savings Account (Ages 0-17) and Young Adult Savings Account (Ages 18-23) - Tier 1	2.00% / 2.00%	Quarterly	Calendar Quarter	—	—	—	—	Daily Balance	
Jump Start Savings Account (Ages 0-17) and Young Adult Savings Account (Ages 18-23) - Tier 2 <i>(rate decreases for balances within this tier only)</i>	.05% / .05%	Quarterly	Calendar Quarter	—	—	—	\$5,000.01	Daily Balance	
Money Market Plus - Tier 1	0.748% / 0.75%	Monthly	Calendar Month	\$50,000.00	—	—	\$50,000.00	Daily Balance	Account limitations apply.
Money Market Plus - Tier 2	0.996% / 1.00%	Monthly	Calendar Month	—	—	—	\$250,000.00	Daily Balance	Account limitations apply
High Yield Money Market	4.410% / 4.50%	Monthly	Calendar Month	\$25,000.00	—	—	\$25,000.00	Daily Balance	Account limitations apply. <i>If High Yield Checking Account qualifiers are not met, a rate of 1% will be earned.</i>
ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
Share Draft/ Checking	Dividend Rate/ Annual Percentage Yield	Dividends Compounded & Credited	Dividend Period	Minimum Opening Deposit	Fees <sup>6</sup>	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the stated APY	Balance Method	Qualifiers and Restrictions <sup>6</sup>
Everyday Checking Account	.05% / .05%	Monthly	Calendar Month	—	—	—	—	Daily Balance	Account limitations apply
Opportunity Checking Account	None	—	—	—	\$12.00	—	—	Daily Balance	Account limitations apply
High Yield Checking Account - Tier 1	3.941% / 4.00%	Monthly	Calendar Month	—	\$5.00 <i>Waived if qualifiers met</i>	—	—	Daily Balance	Account limitations apply
High Yield Checking Account - Tier 2 <i>(rate decreases for balances within this tier only)</i>	.05% / .05%	Monthly	Calendar Month	—	\$5.00 <i>Waived if qualifiers met</i>	—	\$15,000.01	Daily Balance	Account limitations apply
Money Market Checking Account - Tier 1	.15% / .15%	Monthly	Calendar Month	—	—	—	\$2,500.00	Daily Balance	Account limitations apply
Money Market Checking Account - Tier 2 <i>(rate increases for entire balance)</i>	.20% / .20%	Monthly	Calendar Month	—	—	—	\$25,000.00	Daily Balance	Account limitations apply
Money Market Checking Account - Tier 3 <i>(rate increases for entire balance)</i>	.25% / .25%	Monthly	Calendar Month	—	—	—	\$75,000.00	Daily Balance	Account limitations apply
Money Market Checking Account - Tier 4 <i>(rate increases for entire balance)</i>	.30% / .30%	Monthly	Calendar Month	—	—	—	\$100,000.00	Daily Balance	Account limitations apply

(DISCLOSURE ON NEXT PAGE)

## SAVINGS AND CHECKING ACCOUNTS DISCLOSURE

*Except as specifically described, the following disclosures apply to all the accounts. All accounts described in this Rate and Fee Schedule are share accounts. You may qualify for additional rewards based on your relationship here. Please contact the credit union for more information.*

- 1. Rate Information** - The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share/Savings, Christmas Club, and Vacation Club, the Dividend Rate and Annual Percentage Yield may change quarterly. For the High Yield Checking Account, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Asset/Liability Committee. For the Money Market Account, the Dividend Rate and Annual Percentage Rate may change daily as determined by the Asset/Liability Committee. The Dividend and Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. **If you do not meet the qualifiers for your High Yield Checking Account, no dividends will be paid for the dividend period.** Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.
- 2. Nature of Dividends** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 3. Dividend Compounding and Crediting** - The compounding and crediting of dividends and Dividend Period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period.
- 4. Accrual of Dividends** - Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 5. Balance Information** - The minimum balance requirements applicable to each account are set forth in the Rate Schedule. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. Using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. For the Money Market Account, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period.
- 6. Account Limitations - Qualifiers for Everyday Checking Accounts:** One of three qualifiers must be met to earn dividends for the dividend period: a minimum of ten (10) debit and/or credit card transactions posted each month, minimum \$1,000 average daily share balance; or cumulative \$500 monthly ACH direct deposit in checking account. If one of the qualifiers is met, the Everyday dividend will be paid. If no qualifiers are met for the dividend period, no dividends will be paid. **Qualifiers for High Yield Checking Accounts:** Four qualifiers must be met to earn dividends for the dividend period: Direct Deposit; a minimum of fifteen (15) debit/credit card transactions posted each month; and one of the following: Minimum \$2,000 average daily share balance or cumulative \$1,000 monthly ACH direct deposit in checking account. If all qualifiers are met, the High Yield dividend will be paid on balances up to \$15,000.00 and the standard dividend will be paid on balances greater than \$15,000.01. **No dividends are paid for the dividend period if qualifiers are not met.** If the High Yield Checking Account is closed before accrued dividends are credited, accrued dividends will not be paid. **Direct Deposit** consists of an electronic deposit of wages, pension and/or social security benefits. Transfers of funds, mobile deposits, and deposits from payment vendors (PayPal, Venmo, etc) do not qualify. **Debit card transactions** may be subject to maximum daily transaction limits of \$1500.00 for ATM withdrawals, \$2,500.00 for Point-of-Sale and \$5,000.00 for signature authorizations up to a daily maximum of \$5,615.00, provided there are sufficient funds in the account. **For the Opportunity Account:** Daily transactions limits are \$515.00 for ATM withdrawals, \$500.00 for Point-of-Sale, and \$500.00 for signature authorizations up to a daily maximum of \$610.00, provided there are sufficient available funds in the account. **Money Market Plus Savings Account** balances of \$49,999.99 or less will not earn dividends. **Christmas and Vacation Club** accounts have an annual maturity date, renew automatically, and do not allow early withdrawals in any amount. Any withdrawal/transfer before maturity requires the account to be closed, earned dividends forfeited, and account may not be reopened until after the next payout date. **Qualifiers for High Yield Money Market Savings Accounts:** The minimum balance to earn dividends is \$25,000. A High Yield Checking Account is required to earn dividends. If High Yield Checking and minimum balance requirements are met, the high yield dividend will be paid. If minimum balance requirements are not met, dividends will not be earned. If minimum balance requirement is met, but High Yield Checking Account requirements are not met, lower dividend tier will be paid. If the High Yield Checking Account is closed, no dividends will be paid.



# SHARE CERTIFICATES

## TERMS AND CONDITIONS

(AS OF APRIL 1, 2024)

Rates and fees subject to change. The rates and fees in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated. Contact us for the most current information regarding rates and fees. The following rates and terms in this Rate and Fee Schedule are applicable to your account at the Credit Union. The Credit Union may offer other rates for these accounts from time to time.

SHARE CERTIFICATES										
	Dividend Rate	APY (%)	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<b>Share Certificate Account with \$500 Minimum</b>										
3 Month	.050%	.05%	Fixed	\$500.00	Monthly	Monthly	Monthly	Not Allowed	Allowed – With Penalty	Automatic
6 Month	.399%	.40%								
9 Month	.499%	.50%								
12 Month	.549%	.55%								
18 Month	3.203%	3.25%								
24 Month	2.716%	2.75%								
36 Month	.549%	.55%								
60 Month	1.094%	1.10%								
<b>Share Certificate Account with \$10,000 Minimum</b>										
3 Month	.050%	.05%	Fixed	\$10,000.00	Monthly	Monthly	Monthly	Not Allowed	Allowed – With Penalty	Automatic
6 Month	.399%	.40%								
9 Month	.499%	.50%								
12 Month	3.203%	3.25%								
18 Month	3.203%	3.25%								
24 Month	2.716%	2.75%								
36 Month	.549%	.55%								
60 Month	1.094%	1.10%								
<b>Share Certificate Account with \$50,000 Minimum</b>										
3 Month	.050%	.05%	Fixed	\$50,000.00	Monthly	Monthly	Monthly	Not Allowed	Allowed – With Penalty	Automatic
6 Month	.399%	.40%								
9 Month	.499%	.50%								
12 Month	.549%	.55%								
18 Month	3.203%	3.25%								
24 Month	2.716%	2.75%								
36 Month	.549%	.55%								
60 Month	1.094%	1.10%								
<b>Share Certificate Account with \$100,000 Minimum</b>										
3 Month	.050%	.05%	Fixed	\$100,000.00	Monthly	Monthly	Monthly	Not Allowed	Allowed – With Penalty	Automatic
6 Month	.399%	.40%								
9 Month	.499%	.50%								
12 Month	.549%	.55%								
18 Month	3.203%	3.25%								
24 Month	2.716%	2.75%								
36 Month	.549%	.55%								
60 Month	1.094%	1.10%								
<b>Select Rate Certificate Account with \$500 Minimum</b>										
13 Month	.100%	.10%	Fixed	\$500.00	Monthly	Monthly	Monthly	\$500.00 Minimum	Allowed – With Penalty	Automatic
19 Month	.250%	.25%								
<b>Select Rate Certificate Account with \$10,000 Minimum</b>										
13 Month	.150%	.15%	Fixed	\$10,000.00	Monthly	Monthly	Monthly	\$500.00 Minimum	Allowed – With Penalty	Automatic
19 Month	.300%	.30%								
25 Month	.300%	.30%								
<b>Select Rate Certificate Account with \$50,000 Minimum</b>										
13 Month	.200%	.20%	Fixed	\$10,000.00	Monthly	Monthly	Monthly	\$500.00 Minimum	Allowed – With Penalty	Automatic
19 Month	.349%	.35%								
25 Month	.349%	.35%								
<b>Select Rate Certificate Account with \$100,000 Minimum</b>										
13 Month	.250%	.25%	Fixed	\$10,000.00	Monthly	Monthly	Monthly	\$500.00 Minimum	Allowed – With Penalty	Automatic
19 Month	.399%	.40%								
25 Month	.399%	.40%								
<b>Jump Start Certificate (Age 0-23) with \$100 Minimum</b>										
12 Month (Same Rate Tiers as other 12 month products)	.549%	.55%	Fixed	\$100.00	Monthly	Monthly	Monthly	Allowed	Allowed – With Penalty	Automatic

(DISCLOSURE ON NEXT PAGE)

## SHARE CERTIFICATES DISCLOSURE

*You may qualify for additional rewards based on your relationship here. Additional products may be available. Please contact the credit union for more information. Except as specifically described, the following disclosures apply to all the accounts. All accounts described in this Rate and Fee Schedule are share accounts.*

- 1. Rate Information** - The Annual Percentage Yield is a rate that reflects the total amount of dividends to be paid on an account based upon the dividend rate and frequency of compounding for an annual period. For share certificates, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the share certificate. For Select Rate 13-, 19- or 25-month share certificates, the member may change the rate one time after 6 months on a 13-month share certificate, 9 months on a 19-month share certificate or after 12 months on a 25-month share certificate. For accounts subject to dividend compounding, the Annual Percentage Yield is based on the assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. Nature of Dividends** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 3. Dividend Compounding and Crediting** - The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is monthly from the date of issuance.
- 4. Balance Information** - The minimum balance requirements applicable to each account are set forth in the Rate Schedule.
- 5. Accrual of Dividends** - For all accounts, dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day. Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
- 6. Transaction Limitations** - After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule. For 60-month IRA share certificate, additional deposits are allowed during the month of January only. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. For Certificates with a maturity of 60 days or greater opened by ACH transaction, unless you provide 60 days' written notice of intention to withdraw all or part of the amount paid in, you may not make withdrawals of principal for the first 60 days of the term. Thereafter, early withdrawal penalties apply. Withdrawals of dividends are not subject to penalty.
- 7. Maturity** - Your account will mature as indicated on this Rate and Fee Schedule or on your Account Receipt or Renewal Notice.
- 8. Early Withdrawal Penalty** - We may impose a penalty if you withdraw any of the principal before the maturity date.
- 9. Amount of Penalty** - For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: If the account is closed within six days of the opening deposit, a penalty of seven days dividends will be imposed - Terms of 1 year or less is 90 days dividend; Terms of more than 1 year is 180 days dividends.
- 10. How the Penalty Works** - The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.
- 11. Early Withdrawal Penalty for Jump Start Share certificate** - A penalty of seven days dividends will be imposed if the share certificate is closed within six days of the initial deposit. All other withdrawals: 90 Days Dividends; Forfeiture of \$20.00 Rewards at maturity.
- 12. Exceptions to Early Withdrawal Penalties** - At our option, we may pay the account before maturity without imposing an early penalty under the following circumstances: (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner becomes disabled, or if the account is an IRA Club and the withdrawal is made during the first 31 days of the year.
- 13. Renewal Policy** - For all accounts, your account will automatically renew for another term upon maturity. For all accounts, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
- 14. Non-Transferable/Non-Negotiable** - Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.



# FEE SCHEDULE

(AS OF APRIL 1, 2024)

All fees are subject to change pending Board of Directors approval.

SHARE DRAFT / CHECKING ACCOUNT FEES	
Overdraft fee	\$32.00 each*
Non-Sufficient Fund (NSF) fee	\$32.00 each*
Courtesy Pay fee	\$32.00 each
Returned Item fee	\$32.00 each*
Stop Payment fee	\$32.00 each*
Deposited Item Return fee	\$32.00 each
Check Printing fee	Prices may vary depending upon style
Photocopy fee	\$2.00 per item
Opportunity Account Service fee	\$12.00 per month
Everyday Checking Account Fee	FREE
High Yield Checking Account Fee	\$5.00 per month waived if qualifiers met

SHARE/SAVINGS ACCOUNT FEES	
Share/Savings Returned Item fee	\$32.00 per item
Share/Savings Statement Copy fee	\$1.00 per page
Third Party Return Item fee	\$32.00 per item
Locator fee	\$5.00 per month
Single Service fee	\$7.50 per month, if only a primary share account and average balance is less than \$100.00. Excludes members 17 and under.

MONEY MARKET ACCOUNT FEES	
Share Draft Retrieval (per copy) fee	\$2.00 each
Share Draft Statement Copies (per page) fee	\$1.00
Overdraft fee	\$32.00 each
Share Draft Stop Payment Order fee	\$32.00
Share Draft Rejects (NSF) fee	\$32.00 each
Deposited Item Return Fee	\$32.00 each

SAFE DEPOSIT BOXES	
Annual Rental 3x5	\$25.00
Annual Rental 3x10	\$35.00
Annual Rental 5x5	\$45.00
Annual Rental 5x10	\$65.00
Annual Rental 10x10	\$85.00
Lost Key/Change of Lock fee	\$110.00
Drilling of Box fee	\$130.00
Past Due Annual Rental fee	\$15.00

\*Fee is charged for each presentation or submission. You will be charged a Returned Item fee or NSF fee when the Credit Union returns or rejects transactions against your account that would exceed your available balance. Importantly, a transaction that you have authorized (for example, a check or an ACH debit) may be presented or submitted to the Credit Union multiple times and you could be charged multiple Returned Item or NSF fees if the credit union returns or rejects the transaction multiple times. Additionally, you could be charged an Overdraft fee or Courtesy Pay fee (in addition to a prior Returned Item or NSF fee) if there is a subsequent presentation or submission that the Credit Union pays when your available balance is insufficient to cover the transaction.

CREDIT UNION MEMBERSHIP	
Membership Share	\$1.00 par value
Early closure (180 days) fee	\$15.00
Levy/Garnishment Processing fee per notification	\$100.00
Account History fee	\$2.00 each
Account Research fee	\$25.00 per hour / 1-hour minimum

CHECK FEES (waived for members 65 and older)	
Money Order fee (limit of \$1,000 per money order)	\$3.00 each
Cashier's Check fee	\$5.00 each
Teller Check fee (3 free per month)	\$5.00 each

ELECTRONIC FUND TRANSFERS	
Electronic Payments with Contact Center Agent by phone fee	\$15.00 each
Electronic Payment by Phone (Consumer Loan Automated Line)	FREE
Electronic Payments Digital Banking	FREE
Electronic Payments via MARS	FREE
EasyPay Expedited Fee	\$32.00
Bill Pay Stop Payment fee	\$32.00 each
Withdrawals on non-sufficient funds	\$32.00 each*

CARDS	
Replacement Card fee	\$10.00 each
Express Card Delivery fee	\$20.00 each
Out-of-Network ATM fee (all transaction except Co-Op)	\$1.00 each occurrence
Withdrawals on non-sufficient funds	\$32.00 each*

MISCELLANEOUS	
Check Cashing fee (waived if you maintain one of the following: a monthly average balance of \$500 or more, at least five debit or credit card transactions per month, or an active loan)	\$5.00 per check
Outgoing Domestic Wire Transfer fee	\$15.00
Outgoing Business Foreign Wire Transfer fee	\$50.00
Outgoing Consumer Foreign Wire Transfer fee	\$95.00
Foreign Item Processing	Fees and times vary per item
Inactive Account (dormant 18 months or more) fee	\$15.00
Partial Release-Mortgage	\$150.00
Verification of Deposit	\$10.00
Paper Statement fee (each month a statement is mailed)	\$2.00/month
Account Reconciliation fee	\$10.00 per hour / \$5.00 minimum



# TRUTH IN SAVINGS DISCLOSURE

(AS OF APRIL 1, 2024)

The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

## The U.S. Patriot Act

The U.S. Patriot Act is intended to facilitate the prevention, detection, and prosecution of international money laundering and the financing of terrorism. The Act requires account holders of financial institutions to comply with certain identification verification procedures. All financial institutions are required to verify the identification of account holders.

In order to comply with the Act, Y-12 Federal Credit Union requires the following documentation prior to opening new accounts and commencing transactions:

- Individuals must present an unexpired government-issued identification that discloses nationality or place of residence and bears a photograph or similar safeguard. Verification of social security number may be required.
- Non-individuals must present documents showing the existence of the entity, such as articles of incorporation, government-issued business license, partnership agreement, or trust instrument.

## Courtesy Pay Disclosure

An insufficient available balance could result in several ways, such as (1) the payment of checks, in-person withdrawals, ATM withdrawals, or other electronic means; (2) payment authorized by you; (3) the return of unpaid items deposited by you; (4) the assessment of service charges; or (5) the deposit of items which according to your credit union's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment that would exceed the available balance in your account (an "overdraft"). However, if you maintain your account in good standing (defined as making regular deposits and bringing your account to a positive balance as of the end of the business day at least once every 30 days) and there are no legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined overdraft limit assigned to your account type. So as not to exceed your limit, you should note the amount of the overdraft plus the credit union standard NSF fee (per item) will be deducted from the overdraft limit. We may refuse to pay an overdraft for you at any time, even though we may have previously paid overdrafts for you.

Your statement will reflect any non-sufficient funds items paid or returned; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft plus our non-sufficient funds handling fee(s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than (1) owner on a signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our non-sufficient funds handling fee(s).

Courtesy Pay should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. In the event you would like to have this service removed from your account, you can do so by simply calling (865) 482-1043 or toll free (800) 482-1043.

You should note that your Courtesy Pay limit will not be included in your balance provided by a teller, through internet banking, MARS (Member Audio Response Service), or at the ATM. It will, however, be available to you for withdrawal in the branch or at the ATM. Please note that your Courtesy Pay limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment.

Courtesy Pay Plus – At your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. The limit will not be included in the balance provided during an inquiry. You must opt-in to receive Courtesy Pay Plus.

**LIMITATIONS:** Courtesy Pay is a non-contractual courtesy which is available to individually/jointly owned accounts in good standing for personal or household use. Y-12 Federal Credit Union reserves the right to limit the participation to one account per household and to discontinue this service without prior notice. This overdraft privilege is available 60 days after your account is opened, if your account is in good standing.

## Notice for Y-12 Federal Credit Union Account Holders

Y-12 Federal Credit Union will make a change in the way it reports your checking account balance as part of an aggregate total to the Federal Reserve Bank (FRB). **This change will not affect your available balance, dividend earnings on dividend bearing accounts, NCUA insurance, statement, or any other feature of your checking account.**

This will allow us to substantially lower our reserve requirement balance at the FRB and increase the amount of funds available for loans and investments, thereby increasing our ability to serve our members. Y-12 Federal Credit Union checking accounts will now be structured into checking and savings sub-accounts for regulatory reporting purposes. The Credit Union may periodically transfer funds between these two subaccounts. Your dividend calculation on dividend bearing accounts will stay the same on both sub-accounts. If your account does not earn dividends, the savings sub-account created will not earn dividends.

## Digital Banking Agreement - Mobile

All terms and conditions applicable to Y-12 Federal Credit Union's service Digital Banking apply to Mobile Banking Services.

A data service plan is not required to use this service; however standard text messaging fees from your phone carrier will apply. Y-12 Federal Credit Union does not support your cell phone device. We are not responsible for any errors, failures or any malfunction to your mobile device, the browser or software. You are responsible for the security and security settings of your device. Y-12 Federal Credit Union also is not responsible for any virus or related problems that may be associated with the use of an online system.