



# FEE SCHEDULE

(AS OF AUGUST 21, 2025)

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*
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

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 presentment 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 presentment 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 Business Domestic Wire Transfer fee	\$15.00
Outgoing Consumer 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 AUGUST 21, 2025)

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 use.

Y-12 Federal Credit Union reserves the right to limit the participation to one account per individual 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.