

Par Value of Membership Shares: The Par Value of a Membership Share is \$5.00

## SHARE ACCOUNT RATES AND TERMS

	Dividends				Balance Requirements				Account Limitations
	Dividend Rate/Annual Percentage Yield (APY)	Dividend Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Membership Account Agreement
Primary Share Account	.05 / .05	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Joint Share Account	.05 / .05	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Additional Savings Account	.05 / .05	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Kickstart Savings Account (see TIS Act Notice)	\$0.00 to \$500.00 4.00 / 4.06 \$500.01 or greater .05 / .05	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
High Yield Savings (see TIS Act Notice)	\$0.00 to \$999.99 .05 / .05 \$1,000.00 to \$24,999.99 .35 / .35 \$25,000.00 to \$99,999.99 .45 / .45 \$100,000.00 or greater .55 / .55	Quarterly	Quarterly	Quarterly (calendar)	\$1,000.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market (see TIS Act Notice)	\$0.00 to \$999.99 .25 / .25 \$1,000.00 to \$24,999.99 1.25 / 1.26 \$25,000.00 to \$99,999.99 1.75 / 1.76 \$100,000.00 or greater 2.00 / 2.02	Quarterly	Quarterly	Quarterly (calendar)	\$1,000.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Value Plus Christmas Club	.05 / .05	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Value Plus Vacation Club	.05 / .05	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Par Value Share Account	—	—	—	—	\$5.00	—	—	—	—
IRA Variable Account	.25 / .25	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA Variable Account	.25 / .25	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
*Coverdell Education Variable Account -No longer offered	.25 / .25	Quarterly	Quarterly	Quarterly (calendar)	\$100.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
It's On US Checking	—	—	—	—	\$25.00	—	—	—	—
Scholars Checking	—	—	—	—	\$25.00	—	—	—	Account limitations apply.
Six Star Checking -Requirements met (see TIS Act Notice)	\$0.00 to \$25,000.00 .75 / .75 \$25,000.01 or greater .05 / .05	Monthly	Monthly	Monthly (calendar)	\$50.00	—	—	Average Daily Balance	—
-Requirements not met (see TIS Act Notice)	.05 / .05								
Foundation Checking	—	—	—	—	\$25.00	—	—	—	—
*Prestige Checking -No longer offered	.05 / .05	Quarterly	Quarterly	Quarterly (calendar)	N/A	—	—	Daily Balance	—
*Value Plus Checking -No longer offered	—	—	—	—	N/A	—	—	—	—
*Advantage Checking -No longer offered	—	—	—	—	N/A	—	—	—	—

## CERTIFICATE RATES AND TERMS

	Dividend Rate/Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividend Compounded	Dividend Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<b>Monthly Certificate Accounts</b>									
6 Month	3.60 / 3.60	Fixed Rate	\$500.00	None	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
12 Month	3.35 / 3.35								
18 Month	3.20 / 3.20								
24 Month	3.25 / 3.25								
<b>Advantage Certificate Accounts</b>									
3 Month	2.85 / 2.85	Fixed Rate	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
6 Month	3.65 / 3.68								
9 Month	3.50 / 3.54								
12 Month	3.45 / 3.49								
18 Month	3.35 / 3.40								
24 Month	3.30 / 3.35								
30 Month	3.25 / 3.30								
36 Month	3.10 / 3.14								
48 Month	3.05 / 3.09								
60 Month	3.00 / 3.04								
<b>Jumbo Advantage Certificate Accounts</b>									
3 Month	2.85 / 2.85	Fixed Rate	\$50,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
6 Month	3.65 / 3.68								
9 Month	3.50 / 3.54								
12 Month	3.45 / 3.49								
18 Month	3.35 / 3.40								
24 Month	3.40 / 3.45								
30 Month	3.35 / 3.40								
36 Month	3.20 / 3.25								
48 Month	3.15 / 3.20								
60 Month	3.10 / 3.15								
<b>Traditional IRA Certificate Accounts</b> Roth IRA Certificate Accounts *Coverdell Education Certificates -No longer offered									
12 Month	4.00 / 4.06	Fixed Rate	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
18 Month	3.55 / 3.60								
24 Month	3.30 / 3.35								
36 Month	3.15 / 3.20								
48 Month	3.10 / 3.15								
60 Month	3.05 / 3.09								
<b>Jumbo Traditional IRA Certificate Accounts</b> Jumbo Roth IRA Certificate Accounts *Jumbo Coverdell Education Certificates -No longer offered									
12 Month	4.00 / 4.06	Fixed Rate	\$50,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
18 Month	3.55 / 3.60								
24 Month	3.40 / 3.45								
36 Month	3.25 / 3.30								
48 Month	3.20 / 3.25								
60 Month	3.15 / 3.20								
<b>Value Plus Certificate Accounts</b>									
6 Month	3.55 / 3.60	Fixed Rate	\$500.00	None	At Maturity	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations Section	Automatic
<b>Second Chance Certificate Accounts</b>									
24 Month	N/A / N/A	Variable Rate - Member has discretion	\$1,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
48 Month	N/A / N/A								
<b>Jumbo Second Chance Certificate Accounts</b>									
24 Month	N/A / N/A	Variable Rate - Member has discretion	\$50,000.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations Section	Automatic
48 Month	N/A / N/A								
<b>Certificate Special Accounts</b>									
12 Month Special	4.50 / 4.58	Fixed Rate	\$5,000.00	Quarterly	Quarterly	Account's Term	[ ] Allowed - No Limit [ ] Not Allowed	Allowed - See Transaction Limitations Section	Automatic
	/								
	/								
<b>Traditional IRA Certificate Special Accounts</b> Roth IRA Certificate Special Accounts Coverdell Education Certificate Specials -No longer offered									
	/	Fixed Rate		Quarterly	Quarterly	Account's Term	[ ] Allowed - No Limit [ ] Not Allowed	Allowed - See Transaction Limitations Section	Automatic
	/								
	/								
<b>Jumbo Certificate Special Accounts</b>									
	/	Fixed Rate		Quarterly	Quarterly	Account's Term	[ ] Allowed - No Limit [ ] Not Allowed	Allowed - See Transaction Limitations Section	Automatic

New Member Certificate must be opened within 30 days of opening US Community Credit Union membership.

## FEES

### **Checking Account Fees:**

Six Star Checking Account Fee	
• Monthly Service Fee .....	\$FREE/Month
It's on US Checking Account Fee	
• Monthly Service Fee .....	\$FREE/Month
Foundation Checking Account Fee	
• Monthly Service Fee .....	\$10.00/Month
Scholars Checking Account Fee	
• Monthly Service Fee .....	\$FREE/Month
*Transfers to It's on US Checking at age 24	
Prestige Checking Account Fee	
• Monthly Service Fee .....	\$FREE/Month
*Account no longer offered	
Value Plus Checking Account Fee	
• Monthly Service Fee .....	\$FREE/Month
*Account no longer offered	
Advantage Checking Account Fee	
• Monthly Service Fee .....	\$FREE/Month
*Account no longer offered	

*These are the monthly checking account fees. Other fees may apply.*

### **Account Service Fees:**

• Courtesy Pay Fee .....	\$35.00/Item
*Courtesy Pay Fee charged for negative balances.	
Includes: checks, ACH, ATM withdrawals, Debit Card purchases, Bill Pay, Zelle®, and Online Banking, telephone, and in-branch transactions.	
• Nonsufficient Funds Fee .....	\$35.00/Item (for each submission/resubmission)
Includes: checks, ACH, ATM withdrawals, Debit Card purchases, Bill Pay, Zelle®, and Online Banking, telephone, and in-branch transactions.	
• Returned Item Fee .....	\$35.00/Item (for each submission/resubmission)
• Stop Payment Fee .....	\$35.00/Item
• Check Printing .....	Fee depends on style of check ordered.
• Overdraft Protection Transfer Fee .....	\$FREE/Each
• Cashier's Check.....	\$ 5.00/Each
Receive two free Cashier's Checks per month with aggregate share balances equal to \$2,500.00, or by having a Six Star, Prestige, or Presidential Checking account.	
• Teller Check Fee .....	\$ 5.00/Check
Receive two free Teller Checks per month.	
• Cashier's Check non-member .....	\$ 10.00/Check
• IRA Transfer.....	\$25.00
• IRA Closure .....	\$25.00

• Coin Counting .....	5% of the amount (Twelve free coin counting transactions per calendar year, up to a maximum of \$250.00 per visit. Amounts in excess of the \$250.00 will incur a 5% fee.)
• Identity Theft Protection Fee .....	\$ 2.95/Month
• Preferred Member Discount Fee .....	\$ 4.00/Month
• Money Order .....	\$ 3.00/Item
Receive two free Money Orders per month with aggregate share balances equal to \$2,500.00, or by having a Six Star, Prestige, or Presidential Checking account.	
• Kickstart Savings Account Early Withdrawal Fee .....	\$10.00/Withdrawal-including the withdrawal to close the account
• Christmas Club Account Early Withdrawal Fee .....	\$10.00/Withdrawal-including the withdrawal to close the account
• Vacation Club Account Early Withdrawal Fee .....	\$10.00/Withdrawal-including the withdrawal to close the account
• Deposited and Cashed Member Checks Returned Unpaid .....	\$35.00/Check
(Only applies when a member deposits a check drawn on their own account at another financial institution.)	
• Loan Payment Checks Returned Unpaid .....	\$35.00/Check
• Account Research .....	\$25.00/Hour
• Outgoing Wire Transfer .....	Domestic \$15.00 Foreign \$50.00
• Redeposited cashier check, teller check, and money order fee .....	\$35.00
• Inactive Account Fee .....	\$ 5.00/Month

#### Definition:

An inactive account is a regular share account or a checking account with:

- no deposits or withdrawals for twelve (12) months
  - no other credit union savings or loan or investment services
  - a balance of less than \$50.00
  - members under 24 years of age are excluded
- Legal Process Fee (e.g. attachment, levy, or garnishment),  
..... \$150 per occurrence  
Or such other rate as may be set by law. Fee applies to each legal order or process that directs us to freeze, attach, or withhold funds or other property.

## FEES

### **Online Product Fees:**

- Online Banking Bill Pay Fee  
Standard Delivery ..... Free
- Two Day Overnight Mail Check Bill Payment ... \$19.95/Transaction
- Transfer Now (to and from your account at other financial institutions)

- Foreign and Associated ATMs..... \$FREE/Transaction.  
No fees are charged by the credit union at Foreign or Associated ATMs.  
Notice regarding ATM fees by others: If you use an ATM that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

### **Misc Fees:**

- Foreign Check/Money Order Collection Fee..... \$25.00
- Excessive Balance Inquiry Fee ..... \$ 5.00/Call  
after 5 calls per month
- Invalid Address Fee ..... \$ 5.00  
if member did not give us new address
- Abandoned Property Report Processing Fee..... \$50.00
- Signature guarantee with Medallion stamp Fee  
..... \$25.00/Document
- Notary service Fee ..... \$10.00/Document
- Duplicate interest statement from IRS reporting form Fee  
..... \$10.00
- Early Account Closing Fee ..... \$25.00/  
Fee will be charged if account is closed within 180 days or less from day opened.
- Account Closing Fee ..... \$5.00/  
Fee will be charged if account is closed after 180 days from day opened
- Loan Payment by Phone Fee ..... \$ 10.00
- 24 Hour Telephone Teller Access: ..... \$ FREE
- Online Banking Online Access: ..... \$ FREE
- e-Statements ..... \$ FREE
- Monthly or Quarterly Paper Statements ..... \$ 3.00  
(Members 18 and under and 60 and older are exempt)
- Unauthorized ACH Origination Fee: ... \$ 35.00
- Same Day ACH Origination Fee: ..... \$ 5.00
- Gift Card Purchase Fee ..... \$ 3.95/Card
- International Transaction Fee ..... 1 % of Transaction

### **Debit Card Fees:**

There is no charge for point-of-sale or purchases when using your VISA Debit Card. ATM card limits and fees apply when using your VISA Debit Card at an ATM.

- ATM/Debit Card/PIN Rush Order ..... \$50.00/Order
- USCCU Owned, Sponsored, and Affiliated ATMs..... \$FREE  
No fees are charged if transactions are on your US Community Credit Union account. Includes the CO-OP Network and the Fifth Third Bank Network.

## CREDIT TO ACCOUNTS FOR MEMBER DEPOSITS, BUSINESS DAY DISCLOSURE AND CERTAIN GENERAL LIMITATIONS:

"Daily cut-off time":	All deposits or transactions received after the time we close for business on a day, or received on a day on which is not considered a business day, will be treated as if received on the next business day that we are open. Our business hours are listed below.
"Daily cut-off time" for Uniform Commercial Code Funds Transfers:	Any dollar amount may be transferred until 2:00p.m. (CST), on a business day. Any request for a transfer after 2:00p.m. (CST), will be sent on the next business day we are open.
"Daily cut-off time" for Remote Deposit Capture deposits	Any remote deposit capture deposit received after 4:00p.m. (CST) on a business day, or received on a day on which is not considered a business day will be treated as if received on the next business day that we are open.
Daily cut-off time for Online Payment Center payments	Any Online Payment Center payment received after 5:00p.m. (CST) on a business day, or received on a day on which is not considered a business day will be treated as if received on the next business day that we are open.
The Credit Union's business day disclosure:	Our business days are Monday, Tuesday, Thursday, Friday 8:30a.m. to 5:00p.m. (CST), and Wednesday 8:30a.m. to 4:00p.m. (CST), excluding holidays. Our Night Depository is opened at 9:00a.m. (CST) daily. (Deposits made after 9:00a.m. (CST) or on a day we are not open will be processed on the next business day we are open).
Stop Payment Orders:	The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received by us after 2:00p.m. (CST) on a business day until after we open for business on the following business day.
ATM Deposits:	At Credit Union and Non-Credit Union ATMs: In addition to the hold periods set forth in your Membership Booklet and herein, deposits made after 3:00p.m. (CST) are considered as made on the next business day
Daily Cash Withdrawal Limit:	\$20,000 per business day (based on availability)
Large Cash Withdrawal:	Defined as a cash withdrawal of more than \$20,000
Approved Check Printer(s) / Vendor(s):	Harland Company, Inc., and Liberty Check Printers, Inc.

## SHARED BRANCHING TERMS:

Limitations:	Withdrawals limits vary by location. The shared branch that you are visiting may impose lower or allow higher withdrawal limits than another shared branch.
Shared Branching Fees:	The shared branching location may have fees they can impose. The Credit Union has no control over such fees and you should pose any questions regarding such to the charging financial institution.
Other Limitations:	Access to shared branching can be limited or refused based on any terms in the Membership Agreement or any policies or procedures of US Community Credit Union or the shared branch Credit Union.

## FUNDS AVAILABILITY AMOUNTS IN EFFECT JULY 1, 2020 - \*APPLIES TO CHECKING ACCOUNTS ONLY

Amount We Must Make Available by the Next Day:	\$225.00
Additional Amount We Must Make Available if We Extend Immediate Availability by One Day:	\$450.00
Large Deposit and New Account Exceptions:	\$5,525.00

## CLUB ACCOUNTS

	Account Requirements:	Distribution Methods:
Christmas Club	Plan Period 11/01 thru 10/31 Each Year - Deposits Allowed: Any time During Plan Period	Deposit to Primary Share Account
Vacation Club	Plan Period 6/01 thru 5/31 Each Year - Deposits Allowed: Any time During Plan Period	Deposit to Primary Share Account

## ELECTRONIC FUNDS TRANSFER SERVICES: LIMITATIONS, FEES, AND OTHER IMPORTANT INFORMATION

Product	Limit	Product	Limit
Daily ATM Limits (\$/#)	*\$550.00 Per 24 Hours		
Daily Pin-Based Transaction POS Debit Card Limits (\$/#)	*\$1,000.00 Aggregate Limit Per 24 Hours	Stopping Payment of an Online Bill Payment Transaction	You can revise the amount or the due date online, on the transaction date on or before 2:30p.m. (CST). You may contact us or our representative pursuant to our Agreement at 615-256-8712 during normal business hours to cancel a payment up 2:30p.m. (CST) on the business day your payment is scheduled to be initiated.
Daily Signature-Based POS Debit Card Limits (\$/#)	\$4,000.00 Per 24 Hours	Bill Payment Limits	\$10,000.00 Per Transaction
Online Banking Transfers	\$10,000.00 Per Transfer	Online Payment Center	\$1,000.00 Per Loan Payment - ACH \$4,000.00 Per Loan Payment - Debit Card
External Transfer Limits	\$1,500 Per Transaction—Standard Inbound *Monthly Limits Apply	Zelle Transaction Limits	\$500 – Immediate

## CONTACT INFORMATION & OPT-OUTS:

All Inquiries/Questions: (615) 256-8712 or toll-free 1-800-304-3436  
 After hours debit card support: (615) 256-8712 or toll-free 1-800-304-3436  
 After hours credit card support: 1-855-799-8129  
 Reporting Fraud or Unauthorized Activity: (615) 256-8712 or toll-free 1-800-304-3436  
 To Report an Error on Your Accounts: (615) 256-8712 or toll-free 1-800-304-3436  
 Online Banking Inquiries: (615) 256-8712 or toll-free 1-800-304-3436  
 To Stop Payment on and Electronic Service / Pre-authorized Transfer: (615) 256-8712 or toll-free 1-800-304-3436  
 Opt-Out Election – Credit Union’s Privacy Policy: (615) 256-8712 or toll-free 1-800-304-3436  
 Conditions and/or Fees for Withdrawal of Consent – Electronic Records: (615) 256-8712 or toll-free 1-800-304-3436

## NETWORKS AVAILABLE FOR TRANSACTIONS AND SPECIAL INFORMATION:

Networks Available for EFT Transactions – Visa, Pulse

## STATE LAWS & JURISDICTION/VENUE:

Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of Tennessee shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue. For the purposes of jurisdiction and venue as explained in the Membership Account Agreement and Disclosures, the Credit Union’s principle office is located in Davidson County in the State of Tennessee.

This Rate and Fee Schedule is part of your Agreement with US Community Credit Union. The rates appearing above are accurate as of the last dividend declaration date, or as of the date indicated above. Transactions to/from any accounts may be limited until ID verification of all applicable person is completed. If you have any questions or require current rate information on your accounts, please call US Community Credit Union at (615) 256-8712.

**US Community Credit Union**  
**P.O. Box 140570**  
**Nashville, TN 37214**