

**UTILITY DISTRICT CREDIT UNION**

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**RATE ADDENDUM AND
SCHEDULE OF FEES AND CHARGES**

Effective/Dividend Declaration Date:

The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. The Credit Union may offer other rates for these accounts from time to time. Please contact the Credit Union to obtain current rate information.

RATE AND BALANCE SCHEDULE

Account Type	DIVIDENDS					BALANCE REQUIREMENTS			
	Dividend Rate	Annual Percentage Yield (APY)	Dividends		Dividend Period	Minimum Opening Deposit	Minimum Balance to avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends
			Compounded	Credited					
Share/Savings	%	%	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	\$100.00	\$100.00	Average Daily Balance
Holiday Club	%	%	----	Maturity	Yearly	----	----	----	Average Daily Balance
Share Draft/Checking	%	%	Quarterly	Quarterly	Quarterly (calendar)	----	----	----	Average Daily Balance
Money Market	%	%	Monthly	Monthly	Monthly (calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Average Daily Balance

RATE AND BALANCE SCHEDULE – Share Certificate Accounts

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Withdrawals after account is opened	Balance Method to Calculate Dividends	Renewable
Share Certificate			Fixed Rate	\$10,000.00	Monthly	Monthly	Monthly	Subject to early withdrawal penalty	Average Daily Balance	Automatic
12 Months	%	%								
24 Months	%	%								

FEE SCHEDULE

Debit/ATM card replacement.....	\$10.00	Stop payments-draft.....	\$15.00
Debit/ATM PIN replacement.....	\$5.00	Wire transfers (outgoing)	
Check printing.....	(varies by style)	Domestic.....	\$20.00
Official checks.....	\$5.00	Foreign.....	\$30.00
Deposited checks returned unpaid.....	\$30.00	Copy of draft (first two draft copies free).....	\$5.00
Garnishments/Executions/Levies.....	\$30.00	2 nd Checking account (per month).....	\$6.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.		IRA custodial fee.....	\$10.00
Overdraft (each debit or draft paid).....	\$30.00	Verification of deposit fee.....	\$5.00
Non-sufficient funds item.....	\$30.00	Loan payment late fee 10 days after due date.....	\$20.00
Special statement cutoff.....	\$5.00	Loan cancellation fee.....	\$25.00
Account Research.....	\$20.00 hr.	Loan finance fee.....	\$50.00
Account balancing assistance.....	\$20.00 hr.	Monthly fee of account with aggregate balance of below \$100.00.....	\$5.00
		Regular share account inactivity fee* (annual).....	\$5.00
		*Charged if there is no account activity the previous 12 months, no other account relationship exists.	