

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. 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. Please contact the Credit Union to obtain current rate information.

Effective Date:

RATE AND BALANCE INFORMATION – SAVINGS AND CHECKING ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
<input type="checkbox"/> Regular Savings ❖ \$100.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$100.00 (\$500.01 for Member Advantage)	\$25.00
<input type="checkbox"/> Junior Savings ❖ \$25.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$25.00 (\$500.01 for Member Advantage)	N/A
<input type="checkbox"/> MY Account Savings (Age 25 and under) ❖ \$50.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$50.00	\$25.00
<input type="checkbox"/> Secondary Savings ❖ \$0.00 and over	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> Regular Checking ❖ \$1000.00 and over	_____ %	_____ %	Monthly	Monthly	N/A	N/A (\$500.01 for Member Advantage)	N/A
<input type="checkbox"/> e-Checking	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> MY Account Checking (Age 25 and under)	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> Traditional IRA Savings <input type="checkbox"/> Roth IRA Savings <input type="checkbox"/> Educational IRA Savings ❖ \$0.00 to \$2,499.99 ❖ \$2,500.00 to \$24,999.99 ❖ \$25,000.00 and Over	_____ % _____ % _____ %	_____ % _____ % _____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> Insured Money Market ❖ \$0.00 to \$2,499.99 ❖ \$2,500.00 to \$24,999.99 ❖ \$25,000.00 and Over	_____ % _____ % _____ %	_____ % _____ % _____ %	Monthly	Monthly	\$2,500.00	N/A	N/A
<input type="checkbox"/> Insured Money Market Plus ❖ \$0.00 to \$99,999.99 ❖ \$100,000.00 and Over	_____ % _____ %	_____ % _____ %	Monthly	Monthly	\$100,00.00	N/A	N/A

RATE AND BALANCE INFORMATION – CERTIFICATE ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Withdrawals	Renewable
<input type="checkbox"/> Regular Share Certificate Term _____	_____ %	_____ %	Monthly, Monthly (1), at Maturity	Account's Term	\$500.00	Allowed with Withdrawal Penalty ⁽²⁾	Automatic
<input type="checkbox"/> Jumbo Certificate Term _____	_____ %	_____ %	Monthly, Monthly (1), at Maturity	Account's Term	\$100,000.00	Allowed with Withdrawal Penalty ⁽²⁾	Automatic
<input type="checkbox"/> IRA Certificate <input type="checkbox"/> Roth IRA Certificate <input type="checkbox"/> Educational IRA Certificate Term _____	_____ %	_____ %	Monthly, Monthly (1), at Maturity	Account's Term	\$500.00	Allowed with Withdrawal Penalty ⁽²⁾	Automatic
<input type="checkbox"/> Jumbo IRA Certificate Term _____	_____ %	_____ %	Monthly, Monthly (1), at Maturity	Account's Term	\$100,000.00	Allowed with Withdrawal Penalty ⁽²⁾	Automatic

⁽¹⁾ For Regular Share Certificate and Jumbo Certificate accounts, at your option you may choose to have dividends credited to your certificate account, paid by check or transferred to another account. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

⁽²⁾ At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction, 2. 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 an IRA and the owner attains age 59 1/2 or becomes disabled, 3. After the close of the dividend period in which the owner's membership was terminated in accordance with the bylaws of the Credit Union, or 4. withdrawal as a result of liquidation of the Credit Union.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**

By members' choice, this institution is not federally insured.

SCHEDULE OF FEES AND CHARGES

Credit Union Membership

Membership Savings

Regular Savings, MY Account Savings,
and Junior Savings \$25.00 Par Value

Savings Account Fees

Regular Savings and MY Account Savings

Account Minimum Balance \$25.00/Month if the minimum
balance is not maintained
Bad Address \$10.00/Month
Inactive/Dormant Accounts \$5.00/Month if no transactions
after 12 months

Money Market Accounts

Excess Transaction \$32.00/Item
NSF \$32.00/Item
Below Minimum Withdrawal (\$100) \$32.00/Item

Individual Retirement Accounts

IRA Periodic Distribution \$5.00/Check
Annual Plan Maintenance Fee \$10.00

General (Apply to all Savings Accounts)

Account Closure \$25.00 If closed within
90 days of opening
Paper Statement \$5.00/Statement

Checking Account Fees

Regular Checking

Checking (monthly maintenance)¹ \$5.00/Month
Paper Statement \$5.00/Statement

e-Checking

Branch or Call Center Employee Assisted \$5.00/Occurrence
Checking Account Functions; Inquiries,
Deposits, Withdrawals, Cashing Services
Paper Check – Cleared \$5.00/Item
Paper Statement \$5.00/Statement

MY Account Checking

Paper Check – Cleared \$2.00/Item

General (Apply to all Checking Accounts)

Check Copy \$3.00/Item
Check Printing Prices vary depending on
style selected
Overdraft Transfer \$3.50/Item up to 6 per month
Paid NSF (Courtesy Pay) \$32.00/Item
Returned NSF \$32.00/Item

ATM & Debit Card Fees

ATM Empty Envelope Deposited \$10.00/Occurrence
ATM Withdrawal – Non-SSSCU First 3 are free then \$2.00
Errors on Non-SSSCU ATM Deposit Slips \$2.00/Occurrence
Plastic Card – Expedited Fees
Regular Shipping \$15.00/Occurrence
2-Day Shipping \$26.25/Occurrence
Overnight Shipping \$42.00/Occurrence
Plastic Card Replacement \$10.00/Card
Instant Issue Plastic Card \$30.00/Card

Other Service Fees

Account Levy/Garnishment \$75.00
Escheatment \$25.00
Account Research \$25.00/Hour
ACH Origination Return \$15.00
Automatic System Advance (\$50 Increments)
for Overdraft from Line of Credit \$3.50/Occurrence
Cashier's Check \$5.00/Check
Coin Exchange 10% On all amounts unless deposited
Counter Check \$2.00/Sheet
Deposited Item Return \$15.00/Item
Expedited Payments (Bill Pay) \$11.00/Occurrence
Foreign Item Processing \$20.00/Item
Gas and Oil Draft Processing \$20.00/Occurrence
Loan Payment (Debit/Credit) Processing \$10.00/Occurrence
Medallion Stamp \$25.00/Stamp
Money Order \$3.00/Money Order
Non-Member Check Cashing 25% Up to \$20.00
Non-Member Transactions \$5.00/Transaction
Notary Fee – Member \$1.00/Notary
Notary Fee – Non-Member \$5.00/Notary
Payment with Callipay \$9.95/Occurrence
Signature Guarantee \$5.00/Signature
Statement Copy \$5.00/Copy
Stop Payment \$32.00/Item stopped
Verification of Deposits \$10.00/Occurrence
Western Union Commercial Money Order \$17.50 to \$54.50 Based on
dollar amount per money order
Wire Transfer
Incoming \$10.00/Transfer
Outgoing Domestic \$35.00/Transfer
Outgoing Foreign \$45.00/Transfer

Safe Deposit Box Fees

3" x 5" Box \$25.00/Year
5" x 5" Box \$50.00/Year
3" x 10" Box \$75.00/Year
5" x 10" Box \$100.00/Year
10" x 10" Box \$150.00/Year
Drilling of Safe Deposit Box \$150.00/Occurrence
Lost Key \$10.00/Key

¹ Waived if account holder is older than 60 years or younger than 18 years of age, OR maintains a minimum balance of \$5,000.00 in checking at all times, OR has aggregate deposit/loan balances of \$20,000.00 or more, OR has any first mortgage account with SSSCU, OR conducts fifteen (15) or more signature based debit card transactions per month.