Henrico Federal Credit Union
www.henricofcu.org

RATE & FEE SCHEDULE - SAVINGS ACCOUNTS

The rates, fees and charges applicable to your account at Henrico Federal Credit Union are provided in this Rate & Fee Schedule. Henrico FCU may offer other rates for these accounts from time to time.

Dividend Rates

Effective Date: April 24, 2013

		Share / Savings	Club	Investment Club	Basic Checking	Select Checking	Invest Checking
	Account Type(s)	S1	S30, S31, S32	S33	S8	S9	S10
DIVIDENDS	Dividend Rate	$0 - $99.99 0.00% $100 - $499.99 0.05% $500+ 0.15%	$0 - $99.99 0.00% $100 - $499.99 0.05% $500+ 0.15%	$100 - $10,999.99 0.50% $11,000+ 0.15%	N/A	$0 - $999.99 0.00% $1,000 - $4,999.99 0.05% $5,000+ 0.15%	$0 - $2,499.99 0.00% $2,500 - $9,999.99 0.15% $10,000 - $24,999.99 0.25% $25,000 - $99,999.99 0.35% $100,000+ 0.35%
	Annual Percentage Yield	$0 - $99.99 0.00% $100 - $499.99 0.05% $500+ 0.15%	$0 - $99.99 0.00% $100 - $499.99 0.05% $500+ 0.15%	$100 - $10,999.99 0.50% $11,000+ 0.15%	N/A	$0 - $999.99 0.00% $1,000 - $4,999.99 0.05% $5,000+ 0.15%	$0 - $2,499.99 0.00% $2,500 - $9,999.99 0.15% $10,000 - $24,999.99 0.25% $25,000 - $99,999.99 0.35% $100,000+ 0.35%
	Dividends Compounded	Quarterly	Quarterly	Monthly	N/A	Monthly	Monthly
	Dividends Credited	Quarterly	Quarterly	Monthly	N/A	Monthly	Monthly
	Dividend Period	Quarterly	Quarterly	Monthly	N/A	Monthly	Monthly
BALANCE REQUIREMENTS	Par Value	$5	N/A	N/A	N/A	N/A	N/A
	Minimum Balance to Open	$5	N/A	$100	$15	$15	$15
	Minimum Balance to Avoid Service Fee	N/A	N/A	$100	N/A	$500	$2,500
	Minimum Balance to Earn Stated APY	$100	$100	$100	N/A	$1,000	$2,500
	Balance Method	Daily	Daily	Daily	Daily	Daily	Daily
	Withdrawal Fee	N/A	N/A	$10 (Waived if transferred to Prospera Financial)	N/A	N/A	N/A
	Account Limitations (if applicable)	Refer to EFT Disclosure, Section 2	Refer to EFT Disclosure, Section 2	Refer to EFT Disclosure, Section 2 Minimum Deposit = $25 Maximum Deposit = $250	N/A	N/A	N/A

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Fee Schedule

Effective Date: August 1, 2012

Description	Amount
Account-to-Account (A2A)	
External to Internal Transfers	No Charge
Internal to External Transfers	$1.00 per transfer
Account Reconciliation Fee	$10.00 per hour
Account Research Fee	$10.00 per hour
Bad Address Fee	$2.00 per month
Bill Pay	
Same Day Bill Pay (SDBP)	$12.95 per item
Expedited Payment	$25.00 per item
Check Cashing Fee	$3.00 per item
Check Copy Fee	$2.00 per item
Courtesy Pay Fee[1]	$30.00 per item

Description	Amount
Dormant Account Fee	$5.00 per quarter
Excess Share Withdrawal Fee	$3.00 per withdrawal
Garnishment Fee	$10.00 per item
Manual Check Clearing Fee	$30.00 per item
Non-Proprietary ATM Fee	$1.00 per transaction
NSF / Overdraft Fee[1]	$30.00 per item
Returned Deposit Item Fee	$5.00 per item
Shared Branch Withdrawal Fee	$1.00 per transaction
Statement Copy Fee	$10.00 per statement
Stop Payment Fee	$25.00 per item
Third Party Check Fee	$3.00 per item
Travelers Cheque Fee	$1.00 per hundred

Description	Amount
Travelers Cheque For 2 Fee	$1.50 per hundred
VISA Check Card Replacement Fee	$5.00 per card
Next Day Delivery	$35.00 per card
Two-Day Delivery	$25.00 per card
VISA Check Card PIN Replacement	No Charge
Next Day Delivery	$25.00 per card
Two-Day Delivery	$20.00 per card
Wire Transfer	
Incoming	No Charge
Outgoing (Domestic)	$10.00 per item
Outgoing (International)	$25.00 per item

Truth-In-Savings Account Disclosure

A. Rate Information

The dividend rate and annual percentage yield (APY) on your account is stated on page 1. The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on dividend rate and frequency of compounding for an annual period. The dividend rate and APY may change at any time as determined by the Henrico FCU Board of Directors.

B. Nature of Dividends

Dividends are paid from credit union earnings (past and present) after the required transfers to reserves at the end of the dividend period. The dividend rate and APY are the anticipated rates and yields that the credit union will pay for the applicable dividend period.

C. Compounding and Crediting

Dividends will be compounded and credited as stated on page 1. The dividend period for this account is also stated on page 1. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period.

D. Accrual of Dividend

Dividends will begin to accrue on cash and non-cash deposits on the business day you make your deposit to your account. For all the accounts set forth on page 1, if you close your account(s) before accrued dividends are credited, accrued dividends will not be paid.

E. Balance Information

The minimum balance required to open this account is stated in the chart on the previous page. For accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the full amount of principal balance for the account each day. For accounts using an average daily balance method, dividends are calculated on the result of adding the full amount of principal balance in the account for each day of the period and dividing that figure by the number of days in the period.

F. Account Limitations

The account limitations are stated on page 1. For an account in which limitations apply, no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic orders or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

[1] Courtesy Pay, NSF or Overdraft Fee(s) may be imposed for overdrafts created by checks, in-person transactions, ATM withdrawals or by other electronic means.