

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

Dividend Rates

Effective as of: March 27, 2017

	Share / Savings	Club	Basic Checking	Select Checking	Invest Checking	NECU Payroll	
Account Type(s)	S1	S30, S31, S32	S8	S9	S10	S80	
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%	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+ 0.40%	N/A
	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%	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+ 0.40%	N/A
	Dividends Compounded	Quarterly	Quarterly	N/A	Monthly	Monthly	N/A
	Dividends Credited	Quarterly	Quarterly	N/A	Monthly	Monthly	N/A
	Dividend Period	Quarterly	Quarterly	N/A	Monthly	Monthly	N/A
	Balance Requirements	Par Value	\$5	N/A	N/A	N/A	N/A
Minimum Balance to Open		\$5	N/A	\$15	\$15	\$0	
Monthly Service Fee		N/A	N/A	\$2	\$8	\$8	
Minimum Balance to Avoid Service Fee		N/A	N/A	N/A	\$500	\$2,500	
Minimum Balance to Earn Stated APY		\$100	\$100	N/A	\$1,000	\$2,500	
Balance Method		Daily	Daily	Daily	Daily	Daily	
Account Limitations	Withdrawal Fee	N/A*	N/A*	N/A	N/A	N/A	
	Withdrawal Limitations	Refer to Page 2, Item F	Refer to Page 2, Item F	N/A	N/A	N/A	

*If your withdrawal exceeds the account limitations, your account may be subject to a fee. Refer to Page 2, Item F for further details.

Fee Schedule

Effective as of: November 1, 2015

Description	Amount
Account Reconciliation Fee	\$10.00 per hour
Account Research Fee	\$10.00 per hour
Bad Address Fee	\$2.00 per month
Bill Pay	No charge
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
Dormant Account Fee	\$5.00 per quarter
Excess Share Withdrawal Fee	\$3.00 per withdrawal
Garnishment Fee	\$10.00 per item

Description	Amount
Manual Check Clearing Fee	\$30.00 per item
Money Order Fee	\$2.00 per item
Move Money	
Account-to-Account (incoming)	No charge
Account-to-Account (outgoing)	\$1.00 per transfer
Person-to-Person (incoming)	\$1.00 per transfer
Person-to-Person (outgoing)	\$1.00 per transfer
Non-Proprietary ATM Fee	\$1.00 per transaction
NSF / Overdraft Fee ¹	\$30.00 per item
Returned Deposit Item Fee	\$15.00 per item
Shared Branch Withdrawal Fee	\$1.00 per transaction
Statement Copy Fee	\$10.00 per statement

Description	Amount
Stop Payment Fee	\$25.00 per item
Third-Party Teller Check Fee	\$3.00 per item
VISA Check Card Replacement Fee	\$10.00 per card
Expedited Delivery (2 - 3 days)	\$25.00 per card
VISA Check Card PIN Replacement	No charge
Expedited Delivery (2 - 3 days)	\$25.00 per PIN
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 Federal Credit Union 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 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 Page 1. 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. Withdrawal Limitations

For all share and club accounts in which account limitations apply, you may make 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 Banking transfer, by telephonic order 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. Refer to the *Electronic Fund Transfer Agreement and Disclosure* for further details.

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.