Henrico
Federal Credit Union
www.henricofcu.org

RATE & FEE SCHEDULE - CERTIFICATES

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: November 18, 2015

Share Certificates

Certificate Term	Account Type	Minimum Balance to Open	DIVIDENDS					TRANSACTION LIMITATIONS		
			Dividend Rate[1]	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits Allowed	Withdrawals Allowed[2]	Automatic Renewal
36 Month	I12	$5,000	1.29%	1.30%	Monthly	Monthly	Monthly	No	Yes	Yes
	I11	$1,000	1.05%	1.05%						
	I10	$500	0.80%	0.80%						
24 Month	I9	$5,000	0.90%	0.90%	Monthly	Monthly	Monthly	No	Yes	Yes
	I8	$1,000	0.65%	0.65%						
	I7	$500	0.40%	0.40%						
12 Month	I4	$5,000	0.70%	0.70%	Monthly	Monthly	Monthly	No	Yes	Yes
	I3	$1,000	0.45%	0.45%						
	I5	$500	0.20%	0.20%						
6 Month	I2	$5,000	0.40%	0.40%	Monthly	Monthly	Monthly	No	Yes	Yes
	I1	$1,000	0.15%	0.15%						
	I6	$500	0.10%	0.10%						
3 Month	I15	$5,000	0.00%	0.00%	Monthly	Monthly	Monthly	No	Yes	Yes
	I14	$1,000	0.00%	0.00%						
	I13	$500	0.00%	0.00%						

[1] Certificate rates are fixed for the term of the account.

[2] A penalty will be imposed for early withdrawal.

This credit union is federally insured by the National Credit Union Administration.

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Fee Schedule

Effective Date: 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	$2.95 per month
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
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 APY is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

B. Nature of Dividends

Dividends are paid from current and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and APY are the prospective rates and yields that the credit union anticipates paying 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 accrue on cash and non-cash deposits on the business day you make your deposit to your account. Accrued dividends will be paid periodically except during the month of maturity date when accrued dividends will be paid on the maturity date.

E. Balance Information

The minimum balance required to open each account is stated on page 1. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

F. Maturity

Your account will mature within the term or at the maturity date stated above or the maturity date stated on your account maturity notice. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

1. Early Withdrawal Penalty - We may impose a penalty if you withdraw any of the principal before the maturity date.
2. Amount of Penalty - For Share Certificate Accounts, the amount of early withdrawal penalty of your account is 90 days dividends.
3. How the Penalty Works - The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account.
   It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends, or if the dividend has already been paid, the penalty will be deducted from the principal.
4. Nontransferable/Nonnegotiable - Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner except obligations with Henrico FCU.

[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.