



TRUTH IN SAVINGS DISCLOSURE

Accurate as of: October 15, 2019

This Truth in Savings Disclosure and Fee Schedule supplements your Mocse Federal Credit Union Member Handbook and Account Agreement ("Handbook"). When you join Mocse Credit Union ("Credit Union") and whenever you open a new type of Credit Union account, you will receive a copy of the most recent version of this Truth in Savings Disclosure. You will also receive an updated copy of this Disclosure whenever fees applicable to Credit Union accounts change. Your periodic account statements will keep you informed of the most recent information about your Credit Union accounts, including dividend rates and annual percentage yields earned. Please keep a copy of this Disclosure with your records. If a term stated in this Disclosure is inconsistent with a subsequent statement of account terms that the Credit Union provides to you, the more recent document will control.

You must maintain at least \$5 (par value of a share) in your Regular Savings Account (Youth Savings Account or Teen Savings account if you are age 18 or younger) to maintain membership and be eligible to apply for other Credit Union services.

Dividend Rates (DR) and Annual Percentage Yields (APY) may change at any time and by any amount, in the sole discretion of the Credit Union's Board of Directors. The Board may also change dividend periods.

We call our share accounts "savings accounts," our share money market accounts "money market accounts," our share draft accounts "checking accounts," and our term share certificates "certificates."

We use the "daily balance" method to calculate dividends on your account. This means that we apply a daily periodic rate to the principal balance in the account on each day your account balance meets or exceeds the stated minimum to earn dividends. The account will not earn dividends on days on which the balance falls below the stated minimum.

All Credit Union Accounts have a monthly dividend period which runs from the first calendar day of the month to the last calendar day of the calendar month. Dividends are credited and compounded on the last day of each calendar month.

Dividends begin to accrue on the business day of your deposit and are earned from day of deposit to day of withdrawal. If you withdraw funds before the end of a dividend period, you will forfeit dividends that have accrued but not yet been credited.

Dividends are paid out of current income and available earnings after required transfers to reserves at the end of the dividend period and, except for fixed-rate Certificates, cannot be guaranteed.

Regular Share Savings Account, Youth Savings, Teen Savings

Dividend Rate	APY
0.00%	0.00%

Required Minimum Balance to Open and Maintain Account and Active Credit Union Membership: \$5.00 Required

Minimum Daily Balance to Earn Dividends: None

Dividends are calculated using the daily balance method.

Non-personal withdrawals are limited to six per month. Please refer to the Deposits and Withdrawals section of your Handbook for details.

Share Money Market Account

Balance	Dividend Rate	APY
\$2,500.00 - \$9,999.99	0.0250%	0.0250%
\$10,000.00 - \$24,999.99	0.0350%	0.0350%
\$25,000.00 and over	0.0600%	0.0600%

Required Minimum Balance to Open and Maintain Account and Earn Dividends: \$2,500.00

If your balance falls below \$2,500.00, the account will be closed and the funds transferred to your Regular Savings Account. Dividends are calculated on the daily balance method. Dividend rates for specified account tiers are paid on the entire account balance.

Non-personal withdrawals are limited to six per month. Please refer to the Deposits and Withdrawals section of your Handbook for details.

Club Accounts

Dividend Rate	APY
0.00%	0.00%

Required Minimum Balance to Open and Maintain Account: None Required

Minimum Daily Balance to Earn Dividends: None

Christmas Club Account proceeds are disbursed with dividends on November 1st of each year. Early withdrawals are subject to a \$5.00 fee.

Deposits to Club Accounts are allowed at any time.

All other Club Account proceeds are disbursed upon the member's request.

Checking Account

Required Minimum Balance to Open: \$20.00

Required Minimum Balance to Maintain Account and Earn Dividends: None

IRA Accounts

Balance	Dividend Rate	APY
\$100.00 - \$2,499.99	0.0150%	0.0150%
\$2,500.00 - \$9,999.99	0.0250%	0.0250%
\$10,000.00 - \$24,999.99	0.0350%	0.0350%
\$25,000.00 and over	0.0600%	0.0600%

Required Minimum Balance to Open and Maintain Account: \$5.00 Required

Minimum Average Daily Balance to Earn Dividends: \$100.00 Dividends are calculated on the daily balance method.

Deposits and withdrawals may be limited or subject to penalty under Internal Revenue Service Regulations. Refer to your separate IRA documents for details.

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Consumer Schedule of Fees and Charges

The charges and fees described below are subject to change by the Credit Union at any time upon any advance notice required by law

Account Monthly Maintenance	NO CHARGE
Account Statements (per statement cycle)	NO CHARGE
Christmas Club Account Early Withdrawal	\$5.00 per withdrawal
Copy Requests:	
Paid Personal Check	2 checks per statement NO CHARGE-Then, \$2.00 per check
Statement - Duplicate	\$2.00 per statement
Statement History	\$2.00 per page
Non-Sufficient Funds (NSF) / Overdraft Fees:	
NSF - Item Returned	\$30.00 per item
NSF - Item Paid*	\$25.00 per item
Overdraft Protection Transfer from Savings or Money Market	\$10.00 per transfer
Returned Deposited Item (upon collection)	\$20.00 per item
Self-to-Self Returned Deposit	\$25.00 per item
Stop Payment Order – Personal checks, ACH items	\$20.00 per order
Bill Payments	\$25.00 per order
ATM Cash Withdrawals	
1 – 15 Withdrawals	NO CHARGE
16 or more Withdrawals	\$2.00 per Withdrawal
International Transaction	2% of the transaction in US dollars
Plastic Card Replacement	\$10.00 each
Account Reconciliation / Research	\$20.00 per hour (minimum ½ hour [\$10.00] charge)
Cashier's Check Purchase	\$5.00
Cashier's Check Lost/Stolen/Destroyed Refund/Replacement	\$20.00
Foreign Collection Item	\$20.00 plus any originating financial institution charges
Money Gram Money Order	\$3.00 each
Coin Machine	5% member, 10% non-member
Response to Legal Order (e.g. levy, garnishment)	\$25.00 per order
Miscellaneous Prepared Letter Service	\$25.00 per letter
Inactive Account Fee (after 12 mo. no activity)	\$2.00 per month
Bad Address Fee	\$2.00
In-Branch Printed Checks	\$5.00 (8 checks)
Wire Transfer – Domestic / U.S. Only	
Outgoing	\$25.00 each
Incoming	\$15.00 each

1. We reserve the right to change this Schedule of Charges and Fees at any time. We will give you 30 days' notice before the effective date of any changes in our fees and charges that would adversely affect you, including the introduction of new fees.
2. Any fees or charges assessed to the credit union for extra service of special handling on your account will be passed on to you.

* If you do not have available funds in your Mocse checking account or a linked line of credit or savings account to cover overdrafts, Mocse may at our sole discretion, as a courtesy to you, pay items (including checks, automatic debit (payment) entries, recurring payments set up using your debit card number, or online bill payments) that cause a negative balance on your checking account. If you opt in to the service, we may also pay everyday debit card purchases or permit ATM cash withdrawals against non-sufficient funds. If we do this, the fee shown above will be assessed for each paid item. Items presented against non-sufficient funds will not be paid if (a) your checking account has been opened fewer than 60 days; (b) your checking account does not receive regular deposits; (c) any owner of the checking account is in default on any obligation to us; (d) in our sole judgment you have initiated too many checking account withdrawal transactions against non-sufficient funds; or (e) the transaction is a merchant debit card purchase or ATM cash withdrawal and you have not opted in to our paying such items against non-sufficient funds. Negative balances must be restored within 30 days. Payment of items against non-sufficient funds when you do not have an available line of credit or savings account established as an overdraft protection source is never guaranteed even if we have accommodated you in this way in the past.