

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
<b>Savings</b> \$105.00 to \$9,999.99 \$10,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	N/A	\$105.00 \$10,000.00	Daily Balance	None
<b>Save to Win</b> \$105.00 to \$99,999.99 \$10,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	N/A	\$105.00 \$10,000.00	Daily Balance	Account withdrawal limitations apply.
<b>Christmas Club</b>	/	Monthly	Monthly	Monthly (Calendar)	N/A	N/A	\$105.00	Daily Balance	Account withdrawal limitations apply.
<b>Super Money Market Savings</b> \$25,000.00 to \$49,999.99 \$50,000.00 to \$74,999.99 \$75,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$25,000.00	N/A	\$25,000.00 \$50,000.00 \$75,000.00	Daily Balance	None
<b>Money Market Savings</b> \$1,000.00 to \$9,999.99 \$10,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	N/A	\$1,000.00 \$10,000.00	Daily Balance	None
<b>Money Market IRA</b> \$100.00 to \$99,999.99 \$100,000.00 or greater	/	Monthly	Monthly	Monthly (Calendar)	\$100.00	N/A	\$100.00 \$100,000.00	Daily Balance	None
<b>High Yield Savings</b>	/	Monthly	Monthly	Monthly (Calendar)	N/A	N/A	N/A	Daily Balance	Account withdrawal limitations apply.
<b>Money Market Checking</b>	/	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	N/A	\$1,000.00	Daily Balance	None
<b>Health Savings Account</b>	/	Monthly	Monthly	Monthly (Calendar)	N/A	N/A	\$100.00	Daily Balance	None
<b>Regular Checking</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	None

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Savings, Save to Win, Christmas Club, Super Money Market Savings, Money Market Savings, Money Market IRA, High Yield Savings, Money Market Checking, and Health Savings Account, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Asset/Liability Committee and ratified by the Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Savings, Save to Win, Super Money Market Savings, Money Market Savings and Money Market IRA accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Savings, Save to Win, Christmas Club, and Health Savings Accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Savings, Save to Win, Christmas Club, Super Money Market Savings, Money Market Savings, Money Market IRA, Money Market Checking, and Health Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the

minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. ACCOUNT LIMITATIONS** — For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw funds prior to the payout date you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Savings accounts, you may make three (3) withdrawals in person from your account each calendar month, after which, a fee as disclosed in the Fee Schedule will be imposed. For Save to Win accounts, you may make six (6) withdrawals from your account each calendar month. For Super Money Market Savings accounts, you may make six (6) withdrawals in person from your account each calendar month, after which a fee as disclosed in the Schedule of Fees and Charges will be imposed. For High-Yield Savings accounts, you may make six (6) withdrawals from your account each calendar month, after which a fee as disclosed in the Schedule of Fees and Charges will be imposed. For Savings, Money Market Savings, Money Market IRA, Money Market Checking, Health Savings Account, and Regular Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Fee Schedule.

**8. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

**9. RATES** — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**10. SAVE TO WIN ACCOUNT** — For Save to Win accounts you may qualify for entries into the Save to Win® Savings Promotion Raffle. For every \$25 dollar increase in month over month balance, the account owner will earn one entry (up to 100 entries per month/300 entries per quarter/1200 entries per year) into the Save to Win (R) Savings Promotion Raffle. The Savings Promotion Raffle begins on January 1 of the current year and ends December 31. The Official Rules for the Savings Promotion Raffle can be found online at [www.savetowin.org](http://www.savetowin.org) and are provided upon opening the Save to Win account. Your account must remain in good standing. Good standing is defined as account with a positive balance and no overdrawn activity.

## SCHEDULE OF FEES AND CHARGES

GENERAL FEES	
Account Balancing	\$10.00/Hour and \$10.00 minimum charge
Account History	\$2.50
Check Cashing	\$10.00 for inactive accounts, when balance is less than \$100.00,
Dormant Account	\$25.00/Month after one year of inactivity and balance is below \$100.00
Item Sent for Collection	\$15.00
Levy/Garnishment/ Legal Process	\$50.00
Membership Closing	\$5.00 if closed within the first 12 months
Notary – By Appointment at Main Office Only	\$15.00 member \$25.00 non-member

Official Check	\$5.00
Official Check Stop Payment	\$10.00
Returned Item	\$27.50
Returned Item – 3 <sup>rd</sup> Party	\$27.50
Split Deposit	\$5.00 for inactive accounts when balance is less than \$100.00 or when less than 1/2 of the check is deposited
Statement Copy	\$1.00/Page
Stop Payment	\$27.50
Telephone Transaction – Non-TONEY	\$1.00
Unclaimed Property/Escheat	\$100.00 or 20% of balance, whichever is greater
USPS Change of Address Notification or Returned Statement	\$5.00
Wire Transfer – Incoming	\$10.00
Wire Transfer – Outgoing	\$12.00
Wire Transfer – Outgoing International	\$37.00
<b>CHECKING ACCOUNT FEES</b>	
Check Printing	Prices vary by style,
Courtesy Pay Fee	\$27.50 checking only
Overdraft – Savings	\$5.00 checking only
Overdraft – Credit Accounts	\$5.00 checking only
NSF Fee	\$27.50 checking & HSA (each submission/resubmission)
Photocopy of Check	\$2.00 checking & HSA
Temporary Checks	\$3.00/8 checks, checking & HSA

<b>DEBIT CARD &amp; ATM FEES</b>	
Nonproprietary ATM Withdrawal/Transfer/Inquiry	\$1.00
Replacement PIN	\$2.50
Replacement Card	\$10.00
Debit Card Receipt Copy	\$25.00
<b>OTHER ACCOUNT-SPECIFIC FEES</b>	
Christmas Club – Early Withdrawal	\$15.00 for withdrawals before September 30th
HSA ATM Withdrawal/Inquiry (any location)	\$1.00
HSA – Refund Excess Contribution	\$20.00
HSA & IRA – Account Closing	\$25.00 if closed within the first 12 months
IRA Transfer - Outgoing	\$25.00
Savings – Excessive Withdrawal	\$5.00 after 3 withdrawals per calendar month
Super Money Market Savings – Excessive Withdrawal	\$5.00 after 6 withdrawals per calendar month
High-Yield Savings-Excessive Withdrawal	\$10.00 after 6 withdrawals per calendar month
<p><i>Confident that you will appreciate the many financial benefits of RiverLand Federal Credit Union membership, we invite you to compare our fees to those charged by other financial institutions.</i></p>	
<b>POLICY</b>	
<p>RiverLand Federal Credit Union's primary objective is to provide our members with quality financial services, economically priced, and consistently better than those available elsewhere. We make every effort to offer you free financial services; however, as a non-profit financial cooperative, we must continuously examine the cost effectiveness of the services and service we provide, striving for a balance between member benefit and cost. Our philosophy is the members utilizing services, which cause additional expense for the Credit Union, should pay their fair share of the expense rather than all members absorbing the cost of services used by a few. Unlike other financial institutions, we do not view member service fees as an opportunity to earn additional income. Our fees are not inflated to generate revenue. By contrast, they are priced as low as possible to offset the expense we incur.</p>	

<b>OFFICE &amp; PHONE NUMBERS</b>	
MAIN OFFICE	
504•576•5800 or 800•586•4RCU	
<b>Fax</b> 504•576•5805	<b>Web Site</b> riverlandfcu.org
<b>Arkansas Office</b> 479•858•7772	<b>Gretna Office</b> 504•365•3646
<b>Jackson Office</b> 601•368•5200	<b>Jefferson Office</b> 504•840•2600
<b>Morgan City Office</b> 985•380•8017	<b>Port Gibson Office</b> 601•437•6472
<b>Taft Office</b> 504•739•6860	

