

**Fee Schedule for Personal & Business Accounts**  
**Effective January 2, 2020**



<b>Membership</b>			<b>Money Market Accounts</b>	
Account Maintenance	<b>FREE</b>		Account Maintenance	<b>FREE</b>
<b>Checking Account</b>			Transfers Through Remote Access <sup>1</sup>	<b>FREE</b>
Maintenance	<b>FREE</b>		Returned Check (NSF, Account Closed, etc.)	28.00
Bill Payer Service	<b>FREE</b>		<b>Miscellaneous</b>	
<u>Overdraft Protection (Limit 6 Transfers per Month)</u>	<b>FREE</b>		<u>Account Activity Printout (per Month)</u>	
Excessive (per Transfer)	2.00		Through Online Banking	<b>FREE</b>
<u>Check Orders</u>			From Freedom Staff	5.00
First Order (Excludes Business Orders)	<b>FREE</b>		Account Reconciliation	35.00 per 1/2 hour
Members age 60+ (Basic Checks)	<b>FREE</b>		Cashier's Check	<b>FREE</b>
Emergency Checks (Must Accompany Check Order)	<b>FREE</b>		Copy of Cashier's Check	5.00
Standard Personal Orders	COST		<u>Copy of Statement</u>	
Business Orders	COST		Through Online Banking	<b>FREE</b>
<u>Stop Payment (Valid for 6 Months)</u>			From Freedom Staff	5.00
Through Remote Access <sup>1</sup>	<b>FREE</b>		<u>Routine Transactions</u>	
Individual Checks	5.00		(Account Balance, Transaction History, Transfer)	
Series of Checks	8.00		Through Online/Mobile Banking/Telephone Teller	<b>FREE</b>
<u>Copy of Check</u>			From Freedom Staff	3.00
Through Online and Mobile Banking	<b>FREE</b>		Dormant Account (Monthly)	10.00
From Freedom Staff	1.00		Escheat Processing Fee	95.00
Overdraft Fee [Non-Sufficient Funds (NSF) <sup>4</sup> or Courtesy Pay <sup>2</sup> ]	28.00		FIDM Levy Processing	95.00
<b>Visa® Check/ATM Card</b>			Incorrect Address (Monthly)	10.00
Signature-Based Purchase	<b>FREE</b>		Levy Processing	95.00
<u>Withdrawals at ATMs not Owned by Freedom</u>			Gift Cards (Available at Select Branches)	2.50
<u>    and PIN-Based Purchases</u>			Money Order (Available at Select Branches)	1.00
First 10 per Month	<b>FREE</b>		Other IRS Action	95.00
Per Transaction Fee After 10 Each Month	1.00		Writ of Execution	95.00
<u>Balance Inquiry</u>			<u>Return of Deposited Items/Loan Payments</u>	25.00
Through Remote Access <sup>1</sup>	<b>FREE</b>		(NSF, Account Closed, etc.)	
Through ATM	0.50		Transfer Through Remote Access	<b>FREE</b>
<u>Card Replacement</u>			<u>Wires (Outgoing)</u>	
Other than Damaged Cards	10.00		Domestic	10.00
Personalized Check Card <sup>3</sup>	<b>FREE</b>		International	30.00
Overdraft Fee [NSF <sup>4</sup> or Courtesy Pay <sup>2</sup> ]	28.00			
Express Card Delivery	COST			
Card Misuse, Plus Forfeiture of All Card Privileges	28.00			

<sup>1</sup> Remote Access refers to Account transactions performed through Freedom's Mobile Banking, Online Banking and Telephone Teller services.

<sup>2</sup> Fee is imposed on overdrafts caused by the payment of a share draft/check, an Automated Clearing House (ACH) transaction or a Visa Check Card purchase.

Courtesy Pay is only extended to members with accounts in good standing. Good standing means that the account must be brought current at least once every thirty(30) days, the member must not have caused the Credit Union a previous loss and there must be no legal orders against the account. Payment of a Courtesy Pay item is not an obligation of the Credit Union and the Credit Union may refuse payment of a transaction on any account at any time and from time to time.

<sup>3</sup> One free replacement card every six (6) months; \$10 for each replacement after that.

<sup>4</sup> The NSF fee will be charged each time an item is presented for payment and the available funds in your account is not enough to pay the item.

## RATE AND FEE SCHEDULE



This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your Deposit Accounts at Freedom Credit Union at the time of its printing. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. For current rates, visit [FreedomCU.org](http://FreedomCU.org), or call 215-612-5900. Each Account-holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Effective September 1, 2019						
	Regular Savings	Holiday Club, Vacation Club, Personal Shares	Checking, Health Savings	IRA Savings, Education Savings	Money Market 1	Money Market 2
Dividend Rate	.25%	.25%	.10%	.25%	.25%	.55%
Annual Percentage Yield (APY)	.25%	.25%	.10%	.25%	.25%	.55%
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Minimum Opening Deposit	\$5	\$0	\$0	\$0	\$0	\$10,000
Minimum Daily Balance to Earn Dividends	\$5	\$5	\$5	\$5	\$0	\$10,000
Balance Calculation Method	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily	Average Daily

## TRUTH IN SAVINGS ACCOUNT DISCLOSURES

### **Except as specifically described, the following disclosures apply to all of the Accounts.**

#### Rate Information

The Dividend Rate and Annual Percentage Yield (APY) on your Accounts are set forth above. The Dividend Rate and APY may change monthly as determined by the Board of Directors. The Dividend Rate and APY of the Money Market Account may change monthly as determined by the Board of Directors based on a calculation which factors in interest fluctuations and economic conditions.

#### Nature of Dividends

Dividends are paid from current income 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.

#### Compounding and Crediting

Dividends will be compounded and credited as set forth above. The Dividend Period for Regular Savings, Holiday and Vacation Clubs, Personal Shares, Health Savings, IRA Accounts, Money Market, and Checking Accounts is monthly, beginning on the first calendar day of the month and ending on the last calendar day of the month.

#### Accrual of Dividends

Dividends will accrue on cash and non-cash deposits (e.g., checks) beginning on the business day you make the deposit to your Account and will continue until the date the Account is closed.

#### Balance Information

The minimum balance required to earn dividends is set forth above. Regular Savings, Clubs, Personal Shares, Health Savings, Education Savings, IRA and Checking Account dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the Account for the period. The Money Market Account dividends are calculated by the average daily balance method, which applies a daily periodic rate to the principal in the Account each day.

#### Account Limitations

A maximum of six (6) automatic transfers are permitted each month from Regular Savings, Holiday Club, Vacation Club, and Personal Shares to Checking Accounts or third parties. These include transfers from your Savings and/or Club Accounts to your Checking Account to cover Checks, Check Card purchases, or Bill Payer transactions. Automatic (ACH) debits to third parties that originate from your Savings and/or Club Accounts are also considered automatic transfers. For Money Market Accounts, you will be charged the fee listed in our Fee Schedule if you write a Money Market Check for an amount that is less than \$500. A limit of six (6) Checks from your Money Market Account may be written each month. After your sixth Money Market Check in any given month, you will be charged the fee listed in our Fee Schedule.

