



609 Spring Street
Wyomissing, PA 19610
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Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account **Request for Information**

EFFECTIVE DATE: _____

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Primary Savings(1)		<u>.05 %</u>	<u>.05 %</u>
Secondary Savings(1)		<u>.05 %</u>	<u>.05 %</u>
Money Market(1)		<u>.15-.25 %</u>	<u>.15-.25 %</u>
Christmas Club(1)		<u>.25 %</u>	<u>.25 %</u>
Vacation Club(1)		<u>.25 %</u>	<u>.25 %</u>
IRA Holding(1)		<u>.15 %</u>	<u>.15 %</u>
Kasasa Cash Checking(1)(2)	Less Than \$10,000.01	<u>2.00 %</u>	<u>2.00 %</u>
	\$10,000.01 & Greater	<u>.25 %</u>	<u>.25 %</u>
Kasasa Saver Share(1)	Less Than \$10,000.01	<u>.50 %</u>	<u>.50 %</u>
	\$10,000.01 & Greater	<u>.25 %</u>	<u>.25 %</u>

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Certificate of Deposit(3)	\$ <u>500</u>	6 Month <input type="checkbox"/>	<u>.20 %</u>	<u>.20 %</u>
	\$ <u>500</u>	12 Month <input type="checkbox"/>	<u>.30 %</u>	<u>.30 %</u>
	\$ <u>500</u>	24 Month <input type="checkbox"/>	<u>.50 %</u>	<u>.50 %</u>
	\$ <u>500</u>	36 Month <input type="checkbox"/>	<u>.60 %</u>	<u>.60 %</u>
	\$ <u>500</u>	48 Month <input type="checkbox"/>	<u>1.00 %</u>	<u>1.00 %</u>
	\$ <u>500</u>	60 Month <input type="checkbox"/>	<u>1.31 %</u>	<u>1.30 %</u>
Jumbo Certificate of Deposit(3)	\$ <u>N/A</u>	6 Month <input type="checkbox"/>	<u>N/A %</u>	<u>N/A %</u>
	\$ <u>25000</u>	12 Month <input type="checkbox"/>	<u>.40 %</u>	<u>.40 %</u>
	\$ <u>25000</u>	24 Month <input type="checkbox"/>	<u>.60 %</u>	<u>.60 %</u>
	\$ <u>25000</u>	36 Month <input type="checkbox"/>	<u>.70 %</u>	<u>.70 %</u>
	\$ <u>25000</u>	48 Month <input type="checkbox"/>	<u>1.11 %</u>	<u>1.10 %</u>
	\$ <u>25000</u>	60 Month <input type="checkbox"/>	<u>1.36 %</u>	<u>1.35 %</u>
Right Start Youth Certificate(3)	\$ <u>N/A</u>	6 Month <input type="checkbox"/>	<u>N/A %</u>	<u>N/A %</u>
	\$ <u>N/A</u>	12 Month <input type="checkbox"/>	<u>N/A %</u>	<u>N/A %</u>
	\$ <u>N/A</u>	24 Month <input type="checkbox"/>	<u>N/A %</u>	<u>N/A %</u>
	\$ <u>N/A</u>	36 Month <input type="checkbox"/>	<u>N/A %</u>	<u>N/A %</u>
	\$ <u>N/A</u>	48 Month <input type="checkbox"/>	<u>N/A %</u>	<u>N/A %</u>
	\$ <u>100</u>	60 Month <input type="checkbox"/>	<u>2.38 %</u>	<u>2.35 %</u>

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of Prior Month. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) Only the funds that comprise each tier earn the rate for that tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (610)373-5192.

Schedule of Fees and Charges

WIRE TRANSFERS

Wire Fee (Incoming)	\$5
Domestic Wire Transfer (Outgoing)	\$20
International Wire Transfer (Outgoing)	\$35

MASTERMONEY CHECK CARD

PIN Mailer	\$2
MasterMoney™ Card Replacement	\$5

BILL PAYER SERVICE

Bill Payer Unlimited Service	\$6 per month
<i>(Service is free for members enrolled into Internet Banking and eStatements)</i>	
Bill Payer Limited Service	\$4 per month
<i>(First 5 bills, then 50¢ per bill over 5)</i>	

OTHER FEES

VISA® Gift Card	\$3.50
Christmas Club Account Early Withdraw	\$20

SAFE DEPOSIT BOX

Box Rental	Varies by Size
Safe Deposit Box Drilling	\$100
Key Replacement	\$5 per key
Safe Deposit Box Inventory	\$50

MISCELLANEOUS FEES

Member Check Cashing Fee	\$2 per check
<i>(Applies to members age 22 and older who have only basic share account with a balance less than \$100)</i>	

MISCELLANEOUS FEES (continued)

Personal Checks	per catalog
Non-Sufficient Funds Fee (Checks, ATM/POS, ACH)	\$30
Late Returns	\$30
Overdraft Covered by Savings Fee	\$3
Overdraft Covered by Courtesy Pay	\$30
<i>(An overdraft insufficient funds item may be created by check, ATM withdrawal or other electronic means.)</i>	
Dormant Accounts Over 12 Months	\$5 per month
Escheat	\$50
Returned Mail Due to Insufficient Address	\$2 per return
Cashier Check	\$3 per check
Account Closure	\$5
<i>(if closed within six months of opening OR requested by phone/mail at anytime)</i>	
Statement Re-print	\$5 per month
Receipt Mailing	\$1
Copy of a Cashed Check	\$3
Paid Credit Union Check Copy	\$3
Temporary Checks	\$3 per sheet
Presented Check Returns	\$30
Stop Payment (Draft, ACH, Cashiers Checks)	\$15
Stop Payment, Range of Checks	\$25
Money Order	\$2
IRS Levy	\$75
Writ of Execution	\$75
Account Research Fee, First Hour	\$30
Each Additional Hour	\$18
Below Minimum Share Balance	\$2 per month