

BreakFree Checking Account Disclosure



This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your BreakFree Checking account at Harborstone Credit Union at this time. The credit union may offer other rates or amend the rates contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Harborstone Credit Union Membership and Account Agreement.

Rate Schedule: Effective 06/14/2011

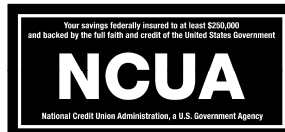
Account Type	Dividend Rate	Annual Percentage Yield	Dividend Calculated	Dividend Compounded	Dividend Credited	
BreakFree Checking Qualified Rate	2.000 %	2.020 %	Daily	Monthly	Monthly	The dividend rate earned on the first \$50,000 of your daily account balance, if account requirements are met.
BreakFree Checking Above-Cap Rate	0.050 %	0.050 %	Daily	Monthly	Monthly	The dividend rate earned on your daily account balance of \$50,000.01 and above, if account requirements are met.
BreakFree Checking Non-Qualified Rate	0.050 %	0.050 %	Daily	Monthly	Monthly	The dividend rate earned on your daily account balance whenever account requirements are not met.

Account Information

Account Type	Minimum Opening Deposit	Minimum Monthly Balance	Account Limitations
BreakFree Checking Qualified Accounts	\$25	None	To receive the Qualified or Above-Cap rates, you must perform 12 VISA Debit or Point-of-Sale transactions and 2 Harborstone Bill Pay transactions during each month. The transactions must post during the business month to begin earning dividends the next month.

Fee Information

Fee Type	Fee Amount
BreakFree Checks (one box per order)	\$6.95 + tax shipping fee
Overdraft Fee From Savings (automatic transfers from savings are limited to six per calendar month)	None
Extended Overdraft Fee (Held Funds/Non-Sufficient Funds, Check, ATM/VISA Debit, POS, ACH)	\$30/item paid
Nonsufficient Funds (NSF) Fee (Includes EFT/ACH NSF; item paid, items returned; check no funds; return item fees)	\$30/item
Deposit Item Return Fee	\$20 per item
Early Closure Fee (If closed within 90 days of account opening)	\$25
Dormant Fee	\$5
Checking Negative Balance Fee	\$6 daily (after 7 day grace period)
Escheatment Fee	\$25
Stop Payment Fee (Signed request remains in effect for six months or until cancelled)	\$30 per request
Reconciliation Of Your Account	\$25 per hour
Credit Union Check Fee	\$4 per check
Verification Of Deposit	\$15
Statement Copy Fee/Account History Printout	\$2



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Check Copy Fee (First two per statement period at no fee)	Standard Order: \$2 Rushed: \$2.50 Faxed: \$4
Cash Machine Withdrawal Fee From Checking (First ten (10) withdrawals per month at non-Harborstone Credit Union owned-cash machines; \$1.00 each for subsequent withdrawals; cash withdrawals at Harborstone Credit Union owned cash machines are free and do not count toward the 10 maximum per month. Harborstone Credit Union is not responsible for surcharge fees assessed by ATM owners. U.S. ATM surcharge fees will be rebated for BreakFree checking accounts during the month incurred, following the statement cycle that account requirements are met).	None
Transfer Fee From Savings (Charge applies at non-Harborstone Credit Union-owned cash machines; no charge at Harborstone Credit Union-owned cash machines).	\$0.50 each
Non-Harborstone Credit Union-Owned ATM Balance Inquiry	\$2
International Transaction Fee (Debit Card)	1% of transaction total in U.S. dollars
International ATM Withdrawal Fee	\$5
VISA Check Card Access Fee	None
ATM/VISA Check Card Issuance	First card for each owner: None Automatic re-issued cards: None Replacement card (lost, stolen, damaged): \$3
Point-Of-Sale Withdrawal Fee (Harborstone Credit Union is not responsible for nominal fees charged by some merchants)	None

Truth In Savings Disclosure

Except as specifically described, the following disclosures apply to all of the accounts:

- 1. Rate Information.** The dividend rates and Annual Percentage Yields on your accounts are set forth above. For dividend bearing accounts, the dividend rate and Annual Percentage Yield may change monthly as determined by Harborstone Credit Union's Asset Liability Committee (ALCO). Fees may reduce earnings.
- 2. Nature of Dividends.** Dividends are paid from the current income and available earnings after required transfers to reserves at the end of a dividend period. The dividend rate and Annual Percentage Yield set forth above are accurate as of the effective date, which the credit union anticipates paying for the applicable dividend period.
- 3. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The dividend period for the BreakFree checking is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month following the prior statement cycle.
- 4. Accrual of Dividends.** Dividends will begin to accrue on deposits when funds are posted to the account. Dividends will be compounded and credited monthly per statement cycle for applicable deposit accounts. The dividend period for BreakFree checking is monthly, beginning the first calendar day of the month and ending on the last calendar day of the month following the prior statement cycle.
- 5. Balance Information.** The minimum balance required to open each account is set forth above. The 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 average daily balance is determined by adding the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- 6. Account Limitations.** The account limitations for each account are set forth above.

