

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 09/01/2016

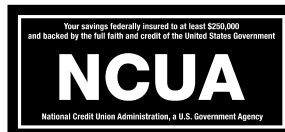
Account Type	Dividend Rate	Annual Percentage Yield	Dividend Calculated	Dividend Compounded	Dividend Credited	
BreakFree Checking	0.050%	0.05 %	Daily	Monthly	Monthly	Earn a bonus dividend rate of 1.75%/1.77% APY on the first \$20,000 of your daily account balance if account requirements are met. Base rate of 0.05%/0.05% APY plus bonus rate of 1.75%/1.77% APY = total rate of 1.80%/1.82% APY.

Account Information

Account Type	Minimum Opening Deposit	Minimum Monthly Balance	Account Limitations
BreakFree Checking	\$25	None. However, if account maintains a zero balance for nine consecutive months, the account will be closed.	To receive the bonus dividend rate, you must perform 12 Visa® debit or point-of-sale transactions of \$3 or more, have one direct deposit or automatic ACH withdrawal per month, and sign on to Online Banking once per month. Monthly sign-on to Online Banking must be done under the primary account holder's member number. The qualifying transactions must post during the business month.

Fee Information

Fee Type	Fee Amount
BreakFree Checks	First box free/prices vary
Overdraft Fee From Savings (automatic transfers from savings are limited to six per calendar month)	None
Extended Overdraft Fee (held funds/nonsufficient funds, check, ATM/Visa debit, POS, ACH)	\$30/item paid
Nonsufficient Funds (NSF) Fee (includes EFT/ACH NSF, items paid, items returned, check no funds, return item fees)	\$30/item
Deposit Item Return Fee	\$20
Dormant Fee (monthly)	\$5
Check Copy Fee (first two per statement period at no fee)	Standard order: \$2 Rushed: \$2.50 Faxed: \$4
Stop Payment Fee (signed request remains in effect for six months or until cancelled)	\$30 per request
Reconciliation of Your Account	\$15 per hour
Money Order Fee	\$2 per money order (free for Jet Set members)
Credit Union Check Fee	\$2 per check
Domestic Bank Wires	\$20 outgoing
International Bank Wires	\$40 outgoing/\$20 incoming



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Cash Machine Withdrawal Fee From Checking (for <u>qualified</u> BreakFree Checking accounts)	None
<ul style="list-style-type: none"> U.S. ATM surcharge fees will be rebated for qualified BreakFree Checking monthly. Harborstone Credit Union is not responsible for surcharge fees assessed by ATM owners. 	
Cash Machine Withdrawal Fee From Checking (for <u>non-qualifying</u> BreakFree Checking accounts)	First ten (10) withdrawals per month at non-Harborstone/non-CO-OP ATMs are free. \$1 for each additional withdrawal.
<ul style="list-style-type: none"> Harborstone Credit Union is not responsible for surcharge fees assessed by ATM owners. Harborstone and CO-OP ATM's are free and do not count towards the first ten (10). 	
International Transaction Fee (debit card)	1.5% of transaction total in U.S. dollars
Visa Check Card Access Fee	None
ATM/Visa Check Card Issuance	First card for each owner: none Automatic reissued cards: none Replacement card (lost, stolen, damaged): \$5
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, which the credit union anticipates paying for the applicable dividend period, are accurate as of the effective date.
- 3. Compounding and Crediting.** Qualified BreakFree Checking dividends will be compounded and credited monthly per 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. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 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.

