

Consumer Rate and Fee Schedule

Effective Date: December 10, 2018

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your deposit accounts at Harborstone Credit Union. 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 also part of the Harborstone Credit Union Membership and Account Agreement.

Savings and Checking Accounts					
	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Monthly Balance	Monthly Fee
Savings (includes Minor, Jet Set)	0.050%	0.05%	\$5 + one-time \$5 membership fee	\$5	\$0
Holiday Savings	0.050%	0.05%	\$5	None	\$0
Set-Aside Savings	0.050%	0.05%	\$5	None	\$0
BreakFree Checking	0.050%	0.05%	\$25	None*	\$0
BreakFree Checking Rewards (additional earnings when requirements are met)	3.930% (3.880% plus the regular 0.050%) on daily account balances up to \$4,000	4.00% (3.95% plus the regular 0.05%) on daily account balances up to \$4,000	\$25	None*	\$0
	0.050% only on balance over \$4,000	0.05% only on balance over \$4,000			
Ultimate Value Checking			\$25	None*	\$0
\$0-\$4,999	0.050%	0.05%			
\$5,000-\$9,999	0.150%	0.15%			
\$10,000 <	0.250%	0.25%			
Unlimited Potential Checking	0.000%	0.00%	\$25	None*	\$6.75
Teen Checking	0.000%	0.00%	\$25	None*	\$0
Money Market Accounts			\$25	\$1,000	None; \$8 if account falls below minimum monthly balance
\$0-\$9,999.99	0.100%	0.10%			
\$10,000-\$99,999.99	0.250%	0.25%			
\$100,000-\$249,999.99	0.500%	0.50%			
\$250,000-\$999,999.99	0.700%	0.70%			
\$1,000,000 <	0.900%	0.90%			

*If a checking account maintains a zero balance for nine consecutive months, or contains a negative balance for 31 consecutive days, the account will be closed.

Dividends on savings and checking accounts are calculated daily and compounded and credited monthly. Savings accounts are allowed up to six automatic transfers per calendar month.

Savings and Checking Account Fees			
Fee Type	Fee Amount	Fee Type	Fee Amount
Initial Membership Fee	\$5	Deposit Item Returned	\$20
Holiday Savings Account Reopen Fee	\$15	Extended Overdraft Fee (includes held/nonsufficient funds, check, ATM/Visa® debit, POS, ACH)	No fee when total negative balance is \$5 or less (known as Take Five; must be opted in to extended overdraft protection) After balance is negative more than \$5, \$30 per paid item (not available on Unlimited Potential or Teen Checking accounts)
Holiday Savings Early Withdrawal Fee	\$10	Nonsufficient Funds Fee (includes EFT/ACH NSF, items paid or returned, checks no funds, and return item fees)	\$30 per item
Credit Union Check and Money Order Fees	\$2 per check or money order (money orders free for Jet Set members)	Overdraft Fee From Savings	Money market accounts, \$5 Other accounts, no charge Overdraft from savings is limited to six per month
Jet Set Club™	\$12 per year	Account Reconciliation	\$15 per hour
Check Cashing Fee	\$5 or 2%, whichever is greater (applies when you have only a savings account with a balance of \$100 or less; minor accounts are excluded)	Cash Machine Withdrawal Fee From Savings	None at Harborstone-owned or CO-OP ATMs \$0.50 each at non-Harborstone, non-CO-OP ATMs Harborstone is not responsible for surcharge fees assessed by other ATM owners
Debit/ATM Card Issuance Fee	First card for each owner, none Automatic reissued cards, none Replacement card (lost, stolen, damaged), \$5	Cash Machine Withdrawal Fee From Checking	Qualifying BreakFree Checking accounts, none Nonqualifying BreakFree and other checking accounts, 10 free withdrawals per month at non-Harborstone and non-CO-OP ATMs (Harborstone and CO-OP ATMs are always free) and \$1 for each additional withdrawal. Harborstone is not responsible for surcharge fees assessed by other ATM owners.
Point-of-Sale Withdrawal Fee (Harborstone is not responsible for fees charged by merchants)	None	International Bank Wires	\$40 outgoing/\$20 incoming
Dormant Account Fee	\$5 per month	Domestic Bank Wires	\$20 outgoing
Checks (available with BreakFree and Ultimate Value Checking accounts)	First box no charge; prices vary for subsequent check orders	Check Copy Fee	No charge for the first two checks per month Additional copies, \$2; rush order, \$2.50; faxed, \$4
Stop Payment Fee	\$30 per request	Negative Balance Closing Fee	\$25
International Transaction Fee (debit)	1.5% of transaction total in U.S. dollars	Money Market Closure Fee	\$20 if closed within the first 90 days

Individual Retirement Accounts and Certificate Accounts				
	Dividend Rate	Annual Percentage Yield	Minimum Opening and Monthly Balance	Annual Fee
IRA Savings	0.150%	0.15%	\$100	\$8
18-Month Fixed Rate IRA Certificate	1.150%	1.16%	\$100	\$8
5-Year Fixed Rate IRA Certificate	2.200%	2.22%	\$100	\$8
1-Year Fixed Rate Accumulator IRA Certificate	1.150%	1.16%	\$100	\$8
2-Year Fixed Rate Accumulator IRA Certificate	1.500%	1.51%	\$100	\$8
Traditional Certificates				
6- to 11-Month	0.650%	0.65%	\$500	\$0
6- to 11-Month Jet Set	0.700%	0.70%	\$500	\$0
12- to 17-Month	1.150%	1.16%	\$500	\$0
12- to 17-Month Jet Set	1.200%	1.21%	\$500	\$0
18- to 23-Month	1.150%	1.16%	\$500	\$0
18- to 23-Month Jet Set	1.200%	1.21%	\$500	\$0
24- to 29-Month	1.500%	1.51%	\$500	\$0
24- to 29-Month Jet Set	1.550%	1.56%	\$500	\$0
30- to 35-Month	1.600%	1.61%	\$500	\$0
30- to 35-Month Jet Set	1.650%	1.66%	\$500	\$0
36- to 47-Month	1.900%	1.92%	\$500	\$0
36- to 47-Month Jet Set	2.000%	2.02%	\$500	\$0
48- to 60-Month	2.200%	2.22%	\$500	\$0
48- to 60-Month Jet Set	2.300%	2.32%	\$500	\$0
Jumbo Certificates				
6- to 11-Month	0.750%	0.75%	\$50,000	\$0
12- to 17-Month	1.250%	1.26%	\$50,000	\$0
18- to 23-Month	1.250%	1.26%	\$50,000	\$0
Flex Certificates				
12- to 17-Month	1.900%	1.92%	\$10,000	\$0
12- to 17-Month Jet Set	0.250%	0.25%	\$500	\$0
18-Month	0.100%	0.10%	\$500	\$0
18-Month Jet Set	0.300%	0.30%	\$500	\$0
36-Month	0.150%	0.15%	\$500	\$0
36-Month Jet Set	0.350%	0.35%	\$500	\$0
Special Certificates				
9-Month	0.000%	0.00%	\$0	\$0
9-Month Jet Set	0.000%	0.00%	\$0	\$0
16-Month	2.650%	2.68%	\$5,000	\$0
16-Month Jet Set	0.000%	0.00%	\$0	\$0
25-Month	2.900%	2.94%	\$5,000	\$0
25- Month Jet Set	0.000%	0.00%	\$0	\$0
32-Month	0.000%	0.00%	\$0	\$0
32-Month Jet Set	0.000%	0.00%	\$0	\$0

Dividends on all IRAs and certificate accounts are calculated daily and compounded and credited monthly. All IRA and flex certificates come with add-on and bump-up features. Certificate specials must be opened with at least \$5,000 that is not currently on deposit with Harborstone.

Individual Retirement Account and Certificate Account Fees	
Fee Type	Fee Amount and Details
Early Withdrawal Fee	<p><i>Amount of penalty is 90 days of dividends for any withdrawal prior to maturity.</i></p> <p>The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.</p> <p><i>Exceptions.</i> At our option, we may pay the account before maturity without imposing an early-withdrawal penalty under the following circumstances:</p> <ul style="list-style-type: none"> • When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. • In the event Harborstone Credit Union calls all certificates for cashing. • When a member turns 70½ and is required to begin mandatory withdrawals (IRAs only).
Renewal Policy	The renewal policy for your account will be set forth on the certificate account receipt. For a renewal account, you have a grace period of 10 days after maturity to withdraw funds in the account without being charged an early-withdrawal penalty. If this account will not automatically renew, dividends will not be paid after maturity and the entire deposit will be transferred to your checking or savings account.
Nontransferable/ Nonnegotiable	Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with Harborstone Credit Union.
IRA Account Closure/Transfer Fee	\$14

Truth In Savings Disclosure

Except as specifically described, the following disclosures apply to all 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, with the exception of money market accounts, as determined by Harborstone Credit Union's Asset Liability Committee. Fees may reduce earnings.
For money market accounts, the dividend rate and annual percentage yield are variable and may change weekly as determined by Harborstone Credit Union's ALCO. The money market account is a tiered-rate account. Once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance in your account. To the extent money market principal is withdrawn, earnings will be reduced.
For fixed-rate certificate and IRA certificate accounts, the dividend rate and annual percentage yield will be in effect for the term of the account. The certificate dividend rate and annual percentage yield are based on an assumption that dividends will remain on deposit until maturity. To the extent certificate dividends are not compounded, earnings will be reduced. For flex certificates, you may elect to adjust your dividend rate to a new fixed rate based on the rate currently offered for the account once during the term of the account. The annual percentage yield will be shown on your certificate account receipt.
 - 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. Dividends are paid on the full account balance for savings, checking, and certificate accounts.
 - 3. Compounding and Crediting.** Dividends will be compounded and credited monthly (and at maturity as applicable) per statement cycle as set forth above. The dividend period for all dividend-bearing accounts is monthly, beginning on the first calendar day of each month and ending on the last calendar day of each month (and at maturity where applicable).
 - 4. Accrual of Dividends.** Dividends will begin to accrue on noncash deposits (e.g., checks) within two business days of deposit but no later than the day we receive provisional credit. If you close your account before accrued dividends are credited, accrued dividends will not be paid, with the exception of certificates. If you close your certificate before accrued dividends are credited, dividends will be paid through the closure date, less an early-withdrawal penalty.
 - 5. Balance Information.** The minimum balance required to open each account is set forth above. 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. Money market account minimum balance of \$1,000 must be maintained to obtain the stated annual percentage yield and avoid a monthly service fee.
 - 6. Account Limitations and Requirements.** The account limitations for each account are set forth above or specified in further detail below.
Only one BreakFree Checking account is allowed per Social Security number.
For savings and money market accounts, transaction limits will apply. No more than six preauthorized, automatic, or telephone transfers may be made from these accounts per month, with no more than three made by check, draft, or debit to a third party (money market) or by debit to a third party (savings accounts). If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Savings, you may withdraw funds in the first seven days of account opening without penalty. After that, withdrawals are restricted as disclosed. Paper checks are not permitted for the Unlimited Potential Checking account.
BreakFree Checking requirements to earn rewards are:
 - Making 12 debit or point-of-sale transactions of \$3 or more per month (transactions must post before the month ends)
 - Having one direct deposit or automatic ACH withdrawal per month
 - Signing in to Online Banking once per monthIf you select a certificate distribution of dividends to your money market, checking, or savings accounts as indicated on your certificate account receipt, your certificate dividends will not compound to the certificate. The annual percentage yield will be shown on your certificate account receipt. For a flex certificate, once your account is opened, you may add funds in a minimum amount of \$500 one time per term. Total add-on deposits may not exceed \$25,000 within the term of the certificate. For all other certificates, once your account is opened, you may not add funds to your account.
For accumulator IRA certificates, once your account is opened, you may add funds in minimum amounts of \$50 no more than 26 times per year.
Closure of a Harborstone deposit account before accrued dividends are credited will result in forfeiture of that month's dividends, except for certificate accounts. For certificate accounts, if you close your account before accrued dividends are credited, dividends will be paid through the closure date, less an early-withdrawal penalty.
- 7. Maturity Period.** Your certificate account will mature within the term set forth above or maturity date set forth on your certificate account receipt or renewal notice.
 - 8. ATM Surcharge Fee Rebates.** BreakFree Checking members who meet the monthly requirements for BreakFree rewards will receive rebated ATM surcharge fees up to \$10 monthly.