

Consumer Rate and Fee Schedule

Effective Date: February 15, 2019

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.

Exclusive Money Market					
	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Monthly Balance	Monthly Fee
Exclusive Money Market Account			\$25,000	\$1,000	None; \$8 if account falls below minimum monthly balance
	\$0–\$24,999.99	0.100%			0.10%
	\$25,000–\$99,999.99	2.250%			2.27%
	\$100,000 +	2.500%			2.53%

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. Exclusive Money Market account must be opened with at least \$25,000 new money. New money is defined as funds that are currently not on deposit with Harborstone.

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) 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
Merchant Check Fee	\$15	Overdraft Fee From Savings	Money market accounts, \$5 Other accounts, no charge Overdraft from savings is limited to six per month
Credit Union Check and Money Order Fees	\$2 per check or money order (money orders free for Jet Set members)	Account Reconciliation	\$15 per hour
Jet Set Club™	\$12 per year	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)
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 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)
Debit/ATM Card Issuance Fee	First card for each owner, none Automatic reissued cards, none Replacement card (lost, stolen, damaged), \$5	International Bank Wires	\$40 outgoing/\$20 incoming
International Transaction Fee (debit)	1.5% of transaction total in U.S. dollars	Domestic Bank Wires	\$20 outgoing
Point-of-Sale Withdrawal Fee (Harborstone is not responsible for fees charged by merchants)	None	Money Market Closure Fee	\$20 if closed within the first 90 days
Dormant Account Fee	\$5 per month	Check Copy Fee	No charge for the first two checks per month Additional copies, \$2; rush order, \$2.50; faxed, \$4
Checks (available with BreakFree and Ultimate Value Checking accounts)	First box no charge; prices vary for subsequent check orders	Negative Balance Closing Fee	\$25
Stop Payment Fee	\$30 per request		

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 (ALCO). 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; however, the exclusive rates will remain in effect through March 31, 2020. The Exclusive Money Market account will convert to our Select Money Market account at the rate and tier structure in effect after March 31, 2020. 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.

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.

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.