

**SAN JUAN MOUNTAINS
CREDIT UNION**
1102 S. Cascade
Montrose, CO 81401
(970) 249-5319

TRUTH-IN-SAVINGS DISCLOSURE

Effective Date of the Rates:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE								
ACCOUNT TYPE	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	See Paragraph 6
<input type="checkbox"/> High Yield	/	Monthly	Monthly	\$500.00	—	—	Average Daily Balance	—
<input type="checkbox"/> IRA	/	Quarterly	Quarterly	—	—	—	Average Daily Balance	—
<input type="checkbox"/> Share Draft	/	—	—	—	—	—	—	—

ACCOUNT DISCLOSURES

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

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For High Yield accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For IRA accounts, the interest rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. The High Yield account is a tiered rate account. If your account balance is \$500.00 or below, the first interest rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your account balance is greater than \$500.00, the second interest rate and annual percentage yield listed for this account will apply. Once a particular balance range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting of interest applicable to each account are set forth in the Rate Schedule. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

3. ACCRUAL OF INTEREST — For High Yield and IRA accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For High Yield and IRA accounts using an average daily balance method, interest is calculated by applying 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 principal in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCOUNT LIMITATIONS — For all accounts, no account limitations apply.

6. FEES FOR OVERDRAWING ACCOUNTS — Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for

withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

FEE SCHEDULE	
SHARE DRAFT FEES	
Transfer	\$2.00
NSF	\$25.00
Courtesy Pay	\$25.00
Stop Payment	\$25.00
Share Draft Print	Prices vary upon style
Business Share Draft	Fee may vary
OTHER SERVICE FEES (applicable to all accounts)	
Account Reconciliation	\$25.00/Hour
Account Research	\$25.00/Hour
Deposit Item Return	\$5.00
Original Check Copy	\$2.00
Wire Transfer	\$15.00
Garnishment	\$50.00
ACH:	
NSF	\$25.00
Stop Payment	\$25.00
Application	\$25.00
Additional Monthly Statement	\$3.00
Counter Check	\$0.25
Dormant Account	\$25.00
Credit Union Check	\$1.00
Credit Union Check Copy	\$2.00
Debit Card Annual	\$12.00
ATM Usage	\$1.00, 3 Free per month

OTHER SERVICE FEES (Continued)	
Debit Card:	
PIN Reorder	\$5.00
Replacement	\$10.00
Close and Reorder	\$25.00
Reopen Closed Account	\$25.00
VISA Late/Over Limit	\$25.00
Travelers Cheques	\$0.50/\$100.00
Travelers Cheques for Two	\$1.00/\$100.00
VISA Gift Card	\$5.00
Returned Mail	\$5.00/Item
SHARE VALUE	
Par Value of One Share	\$25.00

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Fax: (970) 249-1377

