

LAFCU
Truth-in-Savings Act (TISA) Rate and Fee Schedule

This Rate and Fee Schedule is part of your Agreement with the Credit Union
TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL IDENTITY VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.

THIS RATE AND FEE SCHEDULE IS ACCURATE AS OF January 1, 2019

LAFCU
 106 N. Marketplace Blvd.
 Lansing, MI 48917
 517-622-6600
 800-748-0228

The rates appearing below are accurate as of the last dividend/interest declaration date, or as of the date indicated above.

All share accounts are variable rate accounts.

If you have any questions or require current rate information on your accounts, please call the Credit Union at 517-622-6600 or 800-748-0228.

Share Account	Interest Rate	Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Interest Period	Minimum Opening Deposit	Account Fees
Regular and HSA Savings \$100 - \$4,999.99	0.05%	0.05%	Monthly	Monthly	Monthly	\$5.00	None
Regular and HSA Savings \$5,000 - \$19,999.99	0.10%	0.10%	Monthly	Monthly	Monthly		None
Regular and HSA Savings \$20,000 - \$99,999.99	0.15%	0.15%	Monthly	Monthly	Monthly		None
Regular and HSA Savings \$100,000 & Above	0.20%	0.20%	Monthly	Monthly	Monthly		None
Youth Savings \$5 - \$4,999.99	0.05%	0.05%	Monthly	Monthly	Monthly	\$5.00	None
Youth Savings \$5,000 - \$19,999.99	0.10%	0.10%	Monthly	Monthly	Monthly		None
Youth Savings \$20,000 - \$99,999.99	0.15%	0.15%	Monthly	Monthly	Monthly		None
Youth Savings \$100,000 & Above	0.20%	0.20%	Monthly	Monthly	Monthly		None
Holiday Club; Bill Payer; Loan Transfer; Special Purpose	0.05%	0.05%	Monthly	Monthly	Monthly	None	None

Interest Rate and Annual Percentage Yield on Regular, HSA, and Youth Savings accounts are on entire balance when funds are within specified range.

e-Checking	0.00%	0.00%	n/a	n/a	n/a	None	None
Checking Tier 1 \$0 - \$2,499.99	0.00%	0.00%	n/a	n/a	n/a	None	\$3.00 per month* See Reverse Side
Checking Tier 2 \$2,500 - \$9,999.99	0.05%	0.05%	Monthly	Monthly	Monthly		\$3.00 per month* See Reverse Side
Checking Tier 3 \$10,000 & Above	0.10%	0.10%	Monthly	Monthly	Monthly		\$3.00 per month* See Reverse Side

Interest Rate and Annual Percentage Yield on Checking Accounts are on entire balance when funds are within specified range.

HSA/IRA Money Market 0 - \$4,999.99	0.40%	0.40%	Daily	Monthly	Monthly	None	None
HSA/IRA Money Market \$5,000 - \$19,999.99	0.50%	0.50%	Daily	Monthly	Monthly		None
HSA/IRA Money Market \$20,000 - \$99,999.99	0.60%	0.60%	Daily	Monthly	Monthly		None
HSA/IRA Money Market \$100,000 & Above	0.65%	0.65%	Daily	Monthly	Monthly		None
Money Market Tier 1 \$2,500 - \$19,999.99	0.40%	0.40%	Daily	Monthly	Monthly	\$2,500 to earn Interest	None
Money Market Tier 2 \$20,000 - \$99,999.99	0.50%	0.50%	Daily	Monthly	Monthly		None
Money Market Tier 3 \$100,000 - \$149,999.99	0.60%	0.60%	Daily	Monthly	Monthly		None
Money Market Tier 4 \$150,000 & Above	0.65%	0.65%	Daily	Monthly	Monthly		None

Interest Rate and Annual Percentage Yield on HSA/IRA Money Market and Regular Money Market Accounts are on entire balance when funds are within specified range.

Fixed Rate Term Share, IRA, and HSA Certificates	Interest Rate	Annual Percentage Yield
Minimum Opening Deposit and Minimum Balance to Earn APY is \$500.		
3 Month	0.80%	0.80%
6 Month	1.10%	1.10%
12 Month	1.94%	1.95%
YOUTH ONLY 12-Month	1.94%	1.95%
24 Month	2.23%	2.25%
36 Month	2.57%	2.60%
48 Month	2.87%	2.90%
60 Month	3.21%	3.25%

Fixed Rate Jumbo Term Share, IRA, and HSA Certificates	Interest Rate	Annual Percentage Yield
Minimum Opening Deposit and Minimum Balance to Earn APY is \$10,000.		
	n/a	n/a
	n/a	n/a
12 Month	2.04%	2.05%
24 Month	2.33%	2.35%
36 Month	2.72%	2.75%
48 Month	2.96%	3.00%
60 Month	3.45%	3.50%

All Regular and Jumbo Term Share, IRA, and HSA (Health Savings Account) Certificates shown above are compounded monthly and interest is credited monthly. If you close your Term Share, IRA, or HSA Certificate before any interest is credited, you will not receive accrued but uncredited or unpaid interest. Early withdrawal penalties apply; refer to your Certificate of Deposit Receipt.

Interest: Interest is calculated by the average daily balance method which applies a daily periodic rate to the average daily balance in your account each day. The average daily balance is calculated by adding the balance in your account for each day of the period and dividing that figure by the number of days in the period. Interest rate and Annual Percentage Yield on all tiered savings and checking accounts are on the entire balance when funds are within the specified range. Interest will begin to accrue on the business day you make the deposit to your account either by cash or non-cash.

Transaction Limitations for All Savings and Money Market Accounts: Pursuant to Federal Regulation D, during any calendar month, you may make no more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a preauthorized (i.e., ACH), automatic, telephonic, online banking, or audio banking transfers or payments. If payment is made directly to the depositor, you may make an unlimited number of withdrawals in person, by mail, at an ATM, or by telephone if the withdrawal is mailed to you in a check. There is also no limit on the number of transfers you may make to any loan account(s) with us.

Additional Limitations for IRA and HSA Accounts: You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA, HSA or other Credit Union accounts. Deposits are not limited.

Daily cut-off time	All transactions after our "daily cut-off time" and made on days that are not our business days will be treated, transmitted, recorded, etc., as applicable and appropriate as if received on the next business day we are open. Deposits, order, instructions, requests, etc., received by mail, electronically, at an unstaffed facility, or outside depository will be processed and credited only when actually received by us, and we shall have no responsibility until we actually receive the item.
Daily cut-off time for Wire Transfers	Fund transfers occur on credit union business days (Monday through Friday) between the hours of 9:00 a.m. to 3:00 p.m. unless the Federal Reserve Bank is observing a standard federal holiday.
LAFCU's business day	Our business days are Monday through Friday, except for federal holidays, Good Friday, Friday after Thanksgiving, Christmas Eve and New Year's Eve.
HOURS OF OPERATION	
All Branches	Monday through Friday 9:00 a.m. - 5:30 p.m. Saturday 9:00 a.m. - 12:00 p.m.

Electronic Funds Transfer (EFT) Services: Limitations, Fees, and other Important Information

Daily ATM Cash Withdrawal Limits	ATM Card: Up to \$200 per 24 hour period Debit Card: Up to \$500 per 24 hour period	Note: Saturday and Sunday are considered one day.
Daily POS Debit Limits (pin-based)	Up to \$500 in goods and services per 24 hour period	Note: Saturday and Sunday are considered one day.
Daily Signature-based Debit Card Limits	Up to \$5,000.00 per 24 hour period	Note: Saturday and Sunday are considered one day.
Online Banking	See above Transaction Limitations for All Savings and Money Market Accounts	

Minimum PC Requirements for Viewing e-Statements

Approved vendor for checks: Harland Clarke

Internet access through an Internet Service Provider (ISP) Adobe® Reader® version 11 or later Access to one of the following operating systems: Microsoft Windows® 7 later Mac® OS X or later Linux/Unix	Browser software that supports encrypted sessions (HTTPS / TLS 1.2). We recommend one of these packages: Internet Explorer™ (two most recent browser versions) Mozilla Firefox® (two most recent browser versions) Google Chrome™ (two most recent browser versions) Safari® (two most recent browser versions) Javascript, cookies, and pop-ups must be enabled for cross-site functionality.
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How to Contact Us:

Conditions and/or Fees for Withdrawal of Consent for Electronic Records: To request a paper copy of any electronic record or to withdraw your consent and agreement to receive electronic records, call 1-800-748-0228 or 517-622-6600 or write to LAFCU, Attention: Member Services, P. O. Box 26188, Lansing, MI 48909.

To Report a Lost or Stolen ATM or Debit Card After Hours, call 1-800-754-4128

To Report a Lost or Stolen VISA® Card After Hours, call 1-800-449-7728

Contact Member Services, P. O. Box 26188, Lansing, MI 48909 or mservice@lafcu.com or call 1-800-748-0228 or 517-622-6600 for any of the following:

- Online Banking • ACH • Wire Transfers • To Report a Lost or Stolen ATM or Debit Card During Business Hours
- Direct Deposit Inquiry • To Report an Unauthorized Transaction to your Account

Collection/Delinquency Notice: LAFCU may report information about your account(s) to credit reporting agencies/bureaus. Late payments, missed payments, insufficient funds transactions or other defaults on your loan and share/share draft account(s) may be reflected in your credit report.

Account Fees Effective January 1, 2019

General Membership

ATM – non-LAFCU	
Checking Acct/transaction.....	5 Waived per Month; then \$1.25*
Savings Acct/transaction.....	\$1.25
ATM deposit adjustment	\$20.00
Account printout (per page)	\$2.00
Account closing (within 90 days of opening).....	\$5.00
Account re-open	\$20.00
Account research (per hour/1 hour minimum)	\$25.00
Bad address (mail undeliverable) per month	\$3.00
Cashier's check not payable to account holder.....	\$4.00
Check printing	varies by style
Convenience Checks.....	\$5.00/sheet of 4 checks
Copies of statement or draft (per statement)	\$5.00
Copy of Money Order	\$5.00
Copy of Cashier's Check	\$5.00
Dormancy/Inactivity per month (after 12 months without activity)	\$6.00
Draft account maintenance on Regular Checking (per month)	\$3.00**
Escheated account	\$75.00
or balance in account, whichever is lowest	
Fax (per page).....	\$1.00
Garnishment/tax levy (per occurrence).....	\$75.00
or balance in account, whichever is lowest	
Lost/stolen ATM/debit card replacement.....	\$8.00
Money orders (each)	\$3.00
Negative balance (daily after 10 calendar days).....	\$1.00
Non-Sufficient Funds (NSF) per item	\$32.00
Overdraft (ODP) per item.....	\$32.00***
Overdraft transfer from any share or loan (per item).....	\$3.00

Regulation D over limit	\$32.00
Return item deposited (per item)	\$10.00
Service center transactions (per transaction).....	\$3.00
Single-entry ACH Origination (employee assist by phone or in person).....	\$10.00
Stop payment (per item).....	\$32.00
Telephone transfer via Call Center (per transfer)	\$3.00
Wire transfer outgoing domestic/international	\$25.00/\$50.00
Wire transfer incoming domestic/international.....	\$10.00
Wire Return Fee (per item)	\$10.00

Advantage 55 Members

Advantage 55 account fee (per month).....	\$10.00/mo****
ATM/debit card replacement.....	Waived
Check printing, basic style.....	1 box free/year
Draft account.....	Waived
Money orders – 5 per month per account	Waived
Safe deposit boxes	50% off*****
Service center transactions (outside Lansing area).....	Waived
Telephone transfers via Call Center (unlimited)	Waived
Wire transfer (minimum wire amount \$100).....	50% off

*5 Non-LAFCU ATM transaction fees waived per month with Checking Account. Waiver occurs at end-of-day posting.
**Draft Account Maintenance Fee on Regular Checking Accounts Waived with direct deposit. Fee is effective the month following account setup and every month thereafter.
*** The overdraft fee is imposed for paying overdrafts created by checks, debit cards, ACH, ATM.
**** Advantage 55 Account Fee waived with minimum aggregate deposit balance of \$1500 with direct deposit or a checking account – or – a minimum aggregate deposit balance of \$2500. If balance falls below the minimum qualifications at any time during the month, a \$10 Advantage 55 Fee will apply that month.
***** Full rental fee for safe deposit box will be charged if you drop out of Advantage 55 at any time.