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TRUTH-IN-SAVINGS DISCLOSURE

Last Dividend Declaration Date:
 02/01/2012

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	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Savings Accounts	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$5.00	Daily Balance	---
Secondary Savings Accounts	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (calendar)	---	---	\$5.00	Daily Balance	Account Transfer limitations apply.
Money Market Plus Accounts	0.10% / 0.10%	Monthly	Monthly	Monthly (calendar)	---	---	\$1,000.00	Daily Balance	Account Transfer limitations apply.
	0.30% / 0.30%						\$10,000.00		
	0.40% / 0.40%						\$25,000.00		
	0.55% / 0.55%						\$50,000.00		
	0.60% / 0.60%						\$75,000.00		
	0.65% / 0.65%						\$100,000.00		
	0.70% / 0.70%						\$150,000.00		
0.70% / 0.70%	\$200,000.00								
0.70% / 0.70%	\$250,000.00								
Health Savings Accounts (HSA)	0.10% / 0.10% 0.30% / 0.30% 0.40% / 0.40%	Monthly	Monthly	Monthly (calendar)	---	---	\$1,000.00 \$10,000.00 \$25,000.00	Daily Balance	Account Transfer limitations apply.
Christmas Club Accounts	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (calendar)	---	---	\$5.00	Daily Balance	Account Transfer limitations apply.
IRA Accounts	1.00% / 1.00%	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$5.00	Daily Balance	Account Transfer limitations apply.
Checking Accounts	0.00% / 0.00%	Monthly	Monthly	Monthly (calendar)	---	See Paragraph #5	\$1,000.00	Daily Balance	---
Money Market Checking Accounts	0.10% / 0.10% 0.25% / 0.25% 0.35% / 0.35%	Monthly	Monthly	Monthly (calendar)	\$5,000.00	\$5,000.00	\$5,000.00 \$25,000.00 \$50,000.00	Daily Balance	---
Green Checking Accounts Requirements met	3.93% / 4.00% 0.10% / 0.10%	Monthly	Monthly	Monthly (calendar)	---	---	\$0.01 - \$1,000.00 \$1,000.01 - +	Daily Balance	See Section 1
Requirements not met (see Section 1)*	0.00% / 0.00%						All Balances		

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Money Market Plus** account is a Tiered Rate account. If your Daily Balance is from \$1,000.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$50,000.00 to \$74,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$75,000.00 to \$99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$100,000.00 to \$149,999.99, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$150,000.00 to \$199,999.99, the seventh Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$200,000.00 to \$249,999.99, the eighth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$250,000.00 or greater, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Health Savings Accounts** are tiered rate accounts. If your daily balance is from \$1,000 to \$9,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from \$10,000.00 to \$24,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$25,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. The **Money Market Checking** account is a Tiered Rate account. If your Daily Balance is from \$5,000.00 to \$24,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$25,000.00 to \$49,999.99, the Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$50,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. The **Green Checking** account is a Tiered Rate account. If your Daily Balance is from \$999.99 to or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$1,000.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. For all Tiered Rate accounts, once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. *For **Green Checking** account, if your Daily Balance is \$1,000.00 or less and you meet all of the following minimum service requirements during the calendar month, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply: 1) you complete 8 ATM or check card transactions; 2) you use direct deposit to your Green Checking account with a minimum of \$300 per month; 3) you access online banking; 4) you have at least one (1) Bill Pay transaction; and 5) you receive e-statements. If your Daily Balance is \$1,000.00 or less and you do not meet all of the minimum service requirements during the calendar month, the second Dividend Rate and Annual Percentage Yield listed for this account will apply and you may be charged a fee as disclosed in the Fee Schedule.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Savings 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 stated in the Rate Schedule. For Money Market Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. For a second Checking account, there is a minimum Daily Balance of \$1,000.00 required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule. For all accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. Account Limitations. For Secondary Savings, Money Market Plus, HSA, Christmas Club and IRA accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after September 30th and the account will remain open. For Checking accounts, you must be at least 18 years of age to open an account. If you do not meet this age requirement, you must have a joint owner on the account that is at least 18 years of age. For Savings accounts, no account limitations apply.

7. Fees for Overdrawing Accounts. Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

FEE SCHEDULE

IRA/HSA Account Fees

- Closing Fee..... \$25.00/Account, if closed within one (1) year of opening

Checking Account Fees (applicable to all accounts)

- Non-Sufficient Funds (NSF) Fee..... \$30.00/Item
- Courtesy Pay Fee (Paid NSF)..... \$30.00/Item
- Deposited Item Return Fee..... \$30.00/Item
- Stop Payment Fee..... \$30.00/Request
- Overdraft Share Fee..... \$5.00/Transfer
- Overdraft Loan Fee..... Free/Transfer
- Negative Balance Fee..... \$30.00/Item
- Bill Pay Service..... Free, first 13 bills, then \$0.40 per bill, per month
- Checking Printing Fee..... Price may vary depending upon style
- Second Check Account Fee..... \$5.00/Month, if balance under \$1,000.00
- Money Market Checking..... \$6.00/Month if balance under \$5,000.00
- Second Chance Checking..... \$10.00/Month
- Second Chance Checking Bill Pay..... \$5.95/Month plus \$0.50 for all bills paid over 13
- Green Checking Service Fee..... \$5.00/Month if requirements are not met

Other Service Fees

- Transfer - Automatic Share..... \$5.00/Transfer
- Transfer - Call 24/Online Banking..... Free/Transfer
- Transfer - Call Center Representative \$2.00 /Transfer
- Balance Inquire-Call Center Representative..... \$2.00/Inquiry
- Notary Service - Member..... Free
- Notary Service - Non-Member..... \$10.00/Request
- Medallion Signature Guarantee..... \$5.00/Request
- Items Sent For Collection..... \$10.00/Item
- Wire Transfer Domestic..... \$20.00/Transfer
- Wire Transfer International..... \$35.00/Transfer
- Western Union..... \$20.00/Transfer
- Check Cashing - Member \$3.00/Item after 18 years old and account balance less than \$100.00
- Check Cashing - Non-Member..... \$5.00/Item
- Official Check..... \$3.00/Check
- Money Order..... \$2.00/Item
- Document Reconstruction..... \$5.00
- Coupon Books..... \$5.00
- Account Reconciliation..... \$30.00/Hour
- Paper Statement Fee..... \$2.00/Monthly
- e-Statement Fee..... Free
- Statement Copy Fee..... \$5.00/Copy
- Account Activity Printout..... \$0.25/Page
- Inactive Account Fee..... \$5.00/Month, charged after 1 year and account balance less than \$500.00

- Photocopy Fee..... \$0.25/Copy
- Fax (outgoing)..... \$2.00/Page
- Loan Skip a Pay/Deferred Payments Fee..... \$50.00/Occurrence
- Abused Accounts Fee..... \$20.00
- Overnight Mail Fee \$25.00/Item
- Check Copy Fee..... \$5.00/Check
- Return Mail Fee..... \$5.00/Monthly
- Business Account Fee..... \$10.00/Account
- Jt. Owner/Beneficiary Change..... \$20.00/Request in excess of 1 every 12 months
- Close acct/service within 1 year..... \$20.00 (includes all savings, checking, ATM and/or ATM & Check Cards)
- Account Re-Opening Fee..... \$20.00 within 12 months of closure
- Automated Coin Processing Fee..... 5%
- Subordination Fee..... \$75.00
- Levy/Garnishment..... \$50.00
- Escheat Fee..... \$50.00

EFT Fees

- Card Replacement Fee..... \$10.00/Card
- Card Destruction Fee..... \$10.00/Card
- Card PIN Mailer Fee..... \$2.00
- ACH Overdraft Fee..... \$30.00/Item
- Debit Card Overdraft Fee..... \$30.00/Item
- Paid ACH Overdraft Fee..... \$30.00/Item
- VISA® Foreign Transaction Fee..... 1% of Transaction amount

KCFCU ATM's

- ATM Inquiries..... Free Unlimited
- ATM Transactions..... Free Unlimited

Foreign ATM's

- ATM Transactions..... \$1.00/Transaction, at ATMs not owned by the credit union / first four withdrawals and first four deposits free

Safe Deposit Boxes - Second Street Only

- 3" x 5"..... \$30.00/Annually
- 3' x 10'..... \$40.00/Annually
- 5' x 10'..... \$50.00/Annually
- 10' x 10'..... \$80.00/Annually
- Re-drill Lock..... \$135.00

Share Value

- Par Value of One Share..... \$5.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration 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.

