TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

The rates, fees and terms applicable to your account at the Credit Union are provided with 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 to Calculate Dividends	
Share Savings	$100.01 to $2,000.00 / $2,000.01 to $5,000.00 / $5,000.01 to $10,000.00 / $10,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	$100.01 to $2,000.00 / $2,000.01 to $5,000.00 / $5,000.01 to $10,000.00 / $10,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	$100.01 to $2,000.00 / $2,000.01 to $5,000.00 / $5,000.01 to $10,000.00 / $10,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Traditional IRA	$100.01 to $2,000.00 / $2,000.01 to $5,000.00 / $5,000.01 to $10,000.00 / $10,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Roth IRA	$100.01 to $2,000.00 / $2,000.01 to $5,000.00 / $5,000.01 to $10,000.00 / $10,000.01 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$100.01	Average Daily Balance	Account transfer and withdrawal limitations apply.
Share Draft	—	—	—	—	—	—	—	—	—

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1. RATE INFOR percentage rate tha an account based for an annual perio Traditional IRA, an percentage yield r Union's Board of D yields are the rates that is set forth in Club, Vacation Club rate accounts. The and annual percen the Rate Schedule. the dividend rate ar apply to the full bal

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3. DIVIDEND CO and crediting frequ to each account are the period of time a The dividend perio ends on the last ca

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SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Reconciliation	$25.00/Hour and $25.00 minimum charge
Account Research	$25.00/Hour and $25.00 minimum charge
Check Issued from Member Account	$5.00/Check
Deposit Item Return	$10.00/Item
Dormant Account	$10.00/Month after 1 year(s) and account balance is less than $20.00
Loan Application	$30.00/Application
Statement Copy	$5.00/Copy
Telephone Transfer (by staff member, not audio response or ATM)	$10.00
Overnight Shipping	$40.00/Request
SHARE DRAFT ACCOUNT FEES	
Share Draft Printing	Prices may vary depending upon style
NSF – Check/ACH	$35.00/Item (each submission/resubmission)
Stop Payment – EFT/Check	$40.00/Request
Share Draft/Check Copy	$3.00/Check
Deposited Check Copy	$3.00/Check
EFT FEES	
Debit Card Replacement	$15.00/Card
ATM/Debit Card Overdraft	$25.00/Item
SPECIFIC ACCOUNT FEES	
Share Savings - Excessive Withdrawal	$2.00/Withdrawal after 6 withdrawals/transfers a month

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The Credit Union Difference

Truth-in-Savings Disclosure

Savings / Transactions Accounts

ROBERTS DAIRY EMPLOYEES
FEDERAL CREDIT UNION
2901 Cuming Street
P.O. Box 0366
Omaha, NE 68101-0366

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Fax: (402) 501-9190
Web Address: www.robertsdairyefcu.org