

## 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	
<input type="checkbox"/> Share	/	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Club I	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$1.00	Average Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> Club X	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$1.00	Average Daily Balance	Account withdrawal limitations apply.
<input type="checkbox"/> IRA	/	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$1.00	Average Daily Balance	—
<input type="checkbox"/> Draft	—	—	—	—	—	—	—	—	—

### 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 Share, Club I, Club X, and IRA 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 rates and yields as of the last dividend declaration date that is set forth in the Rate 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 the 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share, Club I, Club X, and IRA accounts, if you close your account before accrued

dividends are credited, you will not receive the accrued dividends. However, for Club X accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. 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 Share, Club I, Club X, and IRA accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as



Paper Statement	\$5.00 waived for members under age 18, over 55, or if signed up for e-statements
Returned Mail/Incorrect Address	\$5.00
Loan Subordination	\$50.00
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
ACH Overdraft	\$35.00
Foreign ATM Withdrawal	\$1.00
Inquiry	\$0.50
ATM/MasterCard Check Card Reissue	\$10.00/Card
ATM Transaction	\$1.00 for each ATM transaction at ATM's not owned by the Credit Union
PIN Reissue	\$5.00
NSF for ACH Item Return	\$35.00, funds must be available in the account which funds have been authorized to draw from – no transfers made to cover these items, unless signed authorization is on file
Rush Fee for MasterCard Debit	\$50.00
EFT Stop Payment	\$35.00
<b>SAFE DEPOSIT BOX</b>	
3" x 5" Box	\$30.00/Year
5" x 5" Box	\$40.00/Year
3" x 10" Box	\$50.00/Year
5" x 10" Box	\$60.00/Year
Change of Lock	Cost incurred by credit union
Drilling of Box	Cost incurred by credit union

Front Royal Federal Credit Union members may use their card at no cost at the ATM machine located at:

1. 230 N. Royal Avenue  
Front Royal, VA 22630
2. 113 South Street  
Front Royal, VA 22630
3. Warren Memorial Hospital Lobby  
1000 N. Shenandoah Avenue  
Front Royal, VA 22630
4. DuPont (Employees Only)  
7961 Winchester Road  
Front Royal, VA 22630

**BRANCH OFFICE**

113 South Street  
Front Royal, VA 22630



**FRONT ROYAL  
FEDERAL CREDIT UNION**

230 North Royal Avenue  
113 South Street  
Front Royal, VA 22630

(540) 635-7133

Fax: (540) 635-6036

Fax: (540) 636-3356

[www.frontroyalfcu.org](http://www.frontroyalfcu.org)

