

Rates and fees are subject to change. Contact us for the most current information regarding rates and fees. The following rates and fees are applicable to your account(s), services, and/or transactions, as of 07-30-2020.

SAVINGS, SPENDING & MONEY MARKET ACCOUNT								
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Account Limitations	Dividends Compounded	Dividends Credited/ Dividend Period	Minimum Opening Deposit	Minimum Daily Balance to Avoid Monthly Service Fee	Monthly Service Fee
Membership Savings ***	0.010%	0.010%	None	Quarterly	Quarterly/ Quarterly	\$1.00		
Plan Ahead Savings	0.010%	0.010%				-	-	-
Money Market Savings								
Tier 1 less than \$2,500	0.050%	0.050%	\$2.00 per withdrawal beginning with the 7 <sup>th</sup> withdrawal per month.	Monthly	Monthly/Monthly	\$2,500.00	\$2,500.00	\$5.00
Tier 2 \$2,500 - \$24,999	0.050%	0.050%						
Tier 3 \$25,000 - \$49,999	0.100%	0.100%						
Tier 4 \$50,000 - \$99,999	0.150%	0.150%						
Tier 5 \$100,000 - \$249,999	0.200%	0.200%						
Tier 6 \$250,000 & Greater	0.300%	0.300%						
Accumulation IRA Savings*								
Tier 1 less than \$2,500	0.050%	0.050%	None	Monthly	Monthly/Monthly	\$500.00	-	-
Tier 2 \$2,500 - \$24,999	0.050%	0.050%						
Tier 3 \$25,000 - \$49,999	0.100%	0.100%						
Tier 4 \$50,000 - \$99,999	0.150%	0.150%						
Tier 5 \$100,000 - \$249,999	0.200%	0.200%						
Tier 6 \$250,000 & Greater	0.300%	0.300%						
Spending Account								
Spending Plus Account	NONE	NONE	None	N/A	N/A	\$25.00	-	-
Spending Plus Account	0.010%	0.010%	None	Monthly	Monthly/Monthly	\$25.00	\$700.00	\$7.00
Digital Spending Account	NONE	NONE	Meet these requirements to earn cash rewards of \$0.01 per debit card purchase; enrollment in Online/Mobile Banking, Bill Pay, eStatements, direct deposit or Round Up, and 15+ debit card transactions each month. ATM transactions do not qualify. Direct deposit within 35 days of statement date. Online/Mobile Banking requires a successful login every six months to remain active.	N/A	N/A	\$25.00	-	-
HSA Spending Account								
HSA Spending Account	0.010%	0.010%	Bounce Protection and Overdraft Protection not available.	Monthly	Monthly/Monthly	\$25.00	-	-
BUSINESS SAVINGS, CHECKING & MONEY MARKET ACCOUNTS								
Business Membership Savings***	0.010%	0.010%	None	Quarterly	Quarterly/ Quarterly	\$1.00	-	-
Business Savings	0.010%	0.010%	None	Quarterly		-	-	-
Business Money Market Savings								
Tier 1 less than \$2,500	0.050%	0.050%	\$2.00 per withdrawal beginning with the 7 <sup>th</sup> withdrawal per month.	Monthly	Monthly/Monthly	\$2,500.00	\$2,500.00	\$5.00
Tier 2 \$2,500 - \$24,999	0.050%	0.050%						
Tier 3 \$25,000 - \$49,999	0.100%	0.100%						
Tier 4 \$50,000 - \$99,999	0.150%	0.150%						
Tier 5 \$100,000 - \$249,999	0.200%	0.200%						
Tier 6 \$250,000 & Greater	0.300%	0.300%						
Small Business Checking								
Small Business Checking	NONE	NONE	The 1 <sup>st</sup> 100 items** processed free per month. Additional Items ** \$0.25 each.	N/A	N/A	\$50.00	-	-
Business Checking								
Business Checking	NONE	NONE	The 1 <sup>st</sup> 350 items** processed free per month. Additional Items ** \$0.25 each.	N/A	N/A	\$100.00	\$1,500.00	\$8.00
Business Volume Analysis								
Business Volume Analysis	NONE	NONE	Avg. monthly balance produces an "Earnings Credit" that may offset part or all item/service charges. Deposits processed \$0.30 per item. Deposited items, checks paid, and ACH debits/credits \$0.10 per item.	N/A	N/A	\$100.00	-	\$15.00

**Deposit Reclassification Disclosure** - Checking/Spending accounts are structured into sub-accounts for regulatory accounting and reporting purposes. A software program will periodically reclassify and transfer funds between the sub-accounts in the reporting process to ensure compliance with Federal Reserve Bank guidelines. These sub-accounts will NOT appear on your monthly statement or in Online Banking. \*\*Items - Item includes all deposits, deposited items, checks paid, ACH credits and debits, and all other credits and debits to the account. Excludes: ATM and Debit Card PIN transactions and share withdrawals. \*\*\*\$1 minimum balance required to establish and maintain Membership Share.



# FEE SCHEDULE



## ACCOUNT ACTIVITY FEES

Check Copy	\$5.00 per item
Courtesy Overdraft Fee	\$35.00 per occurrence
Deposited Item Return Fee	\$35.00 per item; \$12.00 per item if written by third party
Electronic Payment by Phone	\$15.00 per request
Inactive/Dormant Account Fee	\$5.00 per month charged after 365 days
Non-Sufficient Funds (NSF) Fee	\$35.00 per occurrence
Overdraft Fee	\$35.00 per item
Overdraft Transfer Fee	\$1.00 per occurrence
Stop Payment Fee	\$35.00 per request

## CARDS

Credit/Debit Card Rush Fee	\$30.00
Foreign Transaction Fee	Up to 1% of transaction amount
Out of Network ATM Fee	\$1.00 per occurrence
Replacement Visa Debit Card	<ul style="list-style-type: none"> <li>\$15.00 in branch</li> <li>\$5.00 by mail</li> </ul>

## MONEY ORDERS & CASHIER CHECKS

Cashier's Check	\$5.00 per check
Money Order	\$2.00 per money order

## SAFE DEPOSIT BOXES

Annual Rental 3x5	\$35.00 per year
Annual Rental 5x5	\$40.00 per year
Annual Rental 3x10	\$45.00 per year
Annual Rental 5x10	\$70.00 per year
Annual Rental 7x10	\$85.00 per year
Annual Rental 10x10	\$100.00 per year
Change of Locks Drilling of Boxes	Varies - Any charges assessed for changing of locks or drilling of boxes would be the same as the fees assessed to the credit union.
Past Due Box Fee	\$15.00
Re-Key Fee	\$15.00
Replacement Biometric Card	\$5.00
Storage Fee	Equals the amount of the box rent

## SAVINGS

Par Value of One Share	\$1.00
Single Service Account Fee	\$10.00 per month if only a membership savings account and balance less than \$100.00

## MISCELLANEOUS

Account Research	\$50.00 per hour \$12.50 minimum charge
Bad Address	\$5.00 per month
Coin Machine	\$25.00 (Non-Members)
Foreign Currency Handling Fee	<ul style="list-style-type: none"> <li>\$50.00 (Exchange for U.S. Currency)</li> <li>\$25.00 (Exchange for Foreign Currency)</li> </ul>
Legal Notices/Levy Fee	\$100.00
Money Service Business Fees	<ul style="list-style-type: none"> <li>Cash Deposits \$10.00 per deposit and 0.05% of total bill amount</li> <li>Cash Withdrawals \$10.00 per withdrawal, 0.10% of total bill amount, and 3.5% of total coin amount</li> <li>Cash Exchanges 0.10% of total bill amount and 3.5% of total coin amount</li> </ul>
Notary Fee	\$3.00 (Non-Members)
Paper Statement Fee	\$2.00 per statement
Statement Copy Fee	\$2.00 per statement
Verification of Loan or Deposit	\$15.00 per form
Wire Transfer Fee (Incoming)	\$10.00 per transfer
Wire Transfer Fee (Outgoing)	<ul style="list-style-type: none"> <li>\$15.00 per transfer (Domestic)</li> <li>\$80.00 per transfer (International)</li> </ul>

### ALL MEMBERS CAN ENJOY THESE BENEFITS:

- Free coin counting services
- Free notary services
- Access to over 30,000 fee-free ATMs
- No check cashing fees
- No charge for damaged or stolen replacement cards
- No fee to make loan payments online

### SPENDING PLUS MEMBERS & MEMBERS 60+ ENJOY THESE GREAT BENEFITS:

- Two free boxes of standard-design checks per year
- 1/2 off first year of safe deposit box rental
- No fee for domestic wire transfers
- No paper statement or single service account fees (members 60 and older only)
- Up to four free cashier's checks or money orders per quarter

This credit union is federally insured by the National Credit Union Administration. For more information about savings, money market, and spending accounts, please see the Membership Agreement.



# CERTIFICATE

## TERMS AND CONDITIONS

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800.676.5328  
221 S Rutgers Ave  
PO Box 365  
Oak Ridge, TN 37831  
www.ornlfcu.com

### CUSTOM CERTIFICATE ACCOUNTS FOR CONSUMERS AND BUSINESSES

TERM	Minimum Opening Deposit to Earn APY					
	\$500.00 - \$2,499.99		\$2,500.00 - \$99,999.99		\$100,000.00 and Greater	
	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)
3-5 Months	0.150%	0.15%	0.150%	0.15%	0.250%	0.25%
6-11 Months	0.200%	0.20%	0.200%	0.20%	0.300%	0.30%
12-23 Months	0.250%	0.25%	0.250%	0.25%	0.349%	0.35%
24-35 Months	0.359%	0.36%	0.359%	0.36%	0.459%	0.46%
36-47 Months	0.429%	0.43%	0.429%	0.43%	0.529%	0.53%
48-59 Months	0.499%	0.50%	0.499%	0.50%	0.598%	0.60%
60 Months	0.598%	0.60%	0.598%	0.60%	0.698%	0.70%
Rate is Fixed or Variable	Fixed		Fixed		Fixed	
Dividends Compounded	Monthly		Monthly		Monthly	
Dividends Credited	Monthly		Monthly		Monthly	
Additional Deposits	Not Allowed		Not Allowed		Not Allowed	
Early Withdrawal Penalty	See Section 8		See Section 8		See Section 8	
Renewals	Automatic with a 10 day grace period		Automatic with a 10 day grace period		Automatic with a 10 day grace period	

### PROMOTIONAL CERTIFICATE ACCOUNTS

Term and Type	Dividend Rate	Annual Percentage Yield (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty	Renewals
17 Month Promotional	0.698%	0.70%	Fixed	Monthly	Monthly	\$500.00	Not Allowed	See Sec 8	Automatic with a 10 day grace period. See Section 13.

### CERTIFICATE TERMS AND CONDITIONS

**1. RATE INFORMATION.** The Annual Percentage Yield (APY) 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 fixed rate accounts, the dividend rate and APY will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

**2. COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited is set forth above. The dividend period for all certificates is monthly, for example, the dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends will be credited and compounded at the end of each month and upon maturity.

**3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid services fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.

**4. BALANCE COMPUTATION METHOD.** We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

**5. ACCRUAL OF DIVIDENDS ON NON-CASH ITEMS.** Dividends will begin to accrue on the business day that non-cash items (e.g. checks) are deposited to the account.

**6. MATURITY.** Your account will mature according to the term indicated on your maturity notice and as indicated on your account summary or statement.

**7. TRANSACTION LIMITATIONS.** In most cases, you may not make a partial withdrawal from a certificate or make additional deposits before the maturity date. The Credit Union may designate certain promotional certificates to allow these transactions.

**8. EARLY WITHDRAWAL PENALTIES.** The penalty for withdrawal of any of the principal (no penalty on dividends) prior to maturity date will equal 50% of simple dividends projected to be earned over the term of the certificate.

The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. The penalty applies whether or not the dividends have been earned and may result in the loss of principal. **Exceptions to Early Withdrawal Penalties:** We may, at our discretion, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) if an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) if the account is a Traditional IRA Account and any portion is paid within 7 days after the establishment of the account provided the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; (3) and if the account is an IRA Account and the owner attains the age of 70½.

**9. RENEWAL POLICY.** Unless you otherwise instruct us, your certificate will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

**10. NONTRANSFERABLE / NONNEGOTIABLE.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**11. DOUBLE PLAY PROMOTIONAL FEATURE.** The Credit Union may designate certain certificates to have a one-time rate adjustment during the life of the certificate. If this feature is made available, the dividend rate will be considered to be variable. If this right is exercised by the member, the rate to which the certificate is adjusted will be the rate offered on a custom certificate that has the same term and balance as originally contracted on the double play certificate, but it will not change any other feature of the certificate, including the maturity date.

**12. IRA CERTIFICATES.** Any certificate may be opened as an IRA Certificate.

**13. PROMOTIONAL CERTIFICATES.** Promotional certificates are only offered for a limited time. A promotional certificate will automatically renew as a custom certificate with the term closes to the promotional term and may have different features. *External funds* are funds not currently on deposit with the Credit Union. *Internal funds* are funds currently on deposit with the Credit Union.