ArrowPointe Federal Credit Union Truth-In-Savings Rate Schedule

Rates as of

Membership requires a minimum of $5 deposit to a savings account. The amount is not considered available for withdraw; and does not show in your available funds. The par value can only be withdrawn upon an express request from you, but is otherwise available for payment of your obligations to us and others. This Truth in Savings Act Rate Schedule is part of your agreement with the Credit Union. Transactions to or from any accounts may be limited until ID verification of all applicable persons is completed.

The rates appearing below are accurate as of the last dividend date, or as of the date indicated above. For further information, please contact us at (803) 324-1124 or visit one of our convenient locations.

	Share Savings Account	**Club Account**	**Checking Account**	**Money Market Account**	**Money Market Account**	**Money Market Account**
Dividend Rate	0.10%	0.10%	0.05%	0.20%	0.30%	0.40%
Annual Percentage Yield (APY*)	0.10%		0.05%	0.20%	0.30%	0.40%
Dividends Compounded	Quarterly	Quarterly	Monthly	Monthly	Monthly	Monthly
Dividend Credited	Quarterly	Quarterly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Quarter	Calendar Quarter	Calendar Month	Calendar Month	Calendar Month	Calendar Month
Minimum Opening Deposit	$5	N/A	N/A	$1,000-$25,000	$25,000-$75,000	$75,000.01 +
Minimum Balance to Avoid Service Charge and to Earn APY Set Forth in This Schedule	None to Earn APY, $5 to Avoid Service Charges	N/A	N/A	$1,000 to earn APY and to Avoid Service Charges	$25,000.01 to earn APY	$75,000.01 to earn APY
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance

Term Share Certificate and IRA Certificate Account	**Fixed Rate Share Certificate Account**		**Fixed IRA Certificate IRA Certificate Account**	
Minimum Opening Deposit-Minimum Balance to Earn APY	$500		$.01	
Dividends Compounded	Quarterly		Quarterly	
Dividends Credited	Quarterly		Quarterly	
Dividend Period	Quarterly		Quarterly	
Term	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
Months				
Additional Deposits	In Increments of $500 for 3-18 Month Certificates		Allowed-No Limit	
Withdrawals	Allowed-With Penalty		Allowed-With Penalty (If Under Age 59 1/2)	
Renewals	Automatic		Automatic	

Branch Addresses and Hours

P. O. Box 187 5298 Cureton Ferry Rd. Catawba, SC 29704 Phone: (803) 324-4111 Hours: M-F 7:45am-4:30pm (Hours Subject to Change)	1046 Regent Pkwy, Box 16 3064 Hwy 21 North Fort Mill, SC 29715 Phone: (803) 324-4111 Hours: M-TH 8:00am-5:00pm Friday: 8:00am-6:00pm	P.O. Box 465 507B Chester Ave. Great Falls, SC 29055 Phone: (803) 482-2057 Hours: M-TH 8:00am-5:00pm Friday: 8:00am-6:00pm	P.O. Box 1049 100 Hwy 200 N Lancaster, SC 29720 Phone: (803) 324-4111 Hours: M-TH 8:00am-5:00pm Friday: 8:00am-6:00pm

P.O. Box 36758 316 Old Pointe School Rd. Rock Hill, SC 29732 Phone: (803) 324-4111 Hours: M-TH 8:00am-5:00pm Friday: 8:00am-6:00pm	P.O. Box 2893 2760 Home Depot Blvd. Rock Hill, SC 29730 Phone: (803) 324-4111 Hours: M-TH 8:00am-5:00pm Friday: 8:00am-6:00pm	P.O. Box 12068 462 S. Anderson Rd. Rock Hill, SC 29730 Phone: (803) 324-4111 Hours: M-TH 8:00am-5:00pm Friday: 8:00am-6:00pm

ArrowPointe Federal Credit Union Daily Cutoff Time: All deposits or transaction are processed on the next business day if received after hours, received on a non-working day, or received in the Night Depository after the cutoff time of 10am. Our business hours are listed below by branch**

Anytime Banking Inquiries
Please Call:
(803) 324-1124

Credit Union Privacy Policy
Attention: Privacy
Compliance Officer
P.O. Box 36758
Rock Hill, SC 29732
Phone: (877) 348-6184

Check-Free Bill Pay Inquiries
Attention: Online Banking
P.O. Box 1479
Lancaster, SC 29721
Phone: (855) 874-5714

www.ArrowPointe.org

Uniform Commercial Code Funds Transfer Services Security Procedures: *Direct Call for Wire Transfer.* When wire transfer requests for $2,500 or less are received by ArrowPointe Federal Credit Union by telephone, credit union staff will identify the Members/Joint Owner/ Authorized Person by using information you have provided in our Membership Agreement and Account Signature Card(s). When the amount of the transfer request exceeds $2,500, credit union staff will call back to verify your identity using either the work or home telephone number provided on your Account Signature Card. At the Credit Union's discretion, ArrowPointe Federal Credit Union will perform random call-backs on wires of lesser amounts. *All other Methods.* Signature verification will be used on all wire transfer requests made in person. Please note: When completing a wire transfer request, please double check for accuracy. Wire transfers returned due to incorrect information are subject to charges.

ArrowPointe Federal Credit Union Daily Cutoff Time: All deposits or transaction are processed on the next business day if received after hours, received on a non-working day, or received in the Night Depository after the cutoff time of 10am. Our business hours are listed below by branch**

Business Day Disclosure: Our business days, listed above, do not include holidays. Our Night Depository is opened around 10:00am daily. Deposits made after 10:00am or on a day we are not open will be processed on the next business day.

Daily Cut Off Time for Uniform Commercial Code Funds Transfers (Wire Transfers): Any dollar amount may be transferred until 2pm on a business day. Any request for a transfer after 2pm will be sent the next business day.

Electronic Funds Transfer Services: Daily limits on transactions are $600 at ATMs and $600 at Point of Sale terminals except as otherwise limited in your Membership Agreement. Point of Sale transactions are limited to ten (10) per day. Networks available for EFT Transactions: ACCEL/EXCHANGE/STAR/PLUS/VISA Fees may apply to EFT transactions (see below)

Fee or Charge	Amount
Account History (Each Page)	$1.00
Account Re-Opening (Special Conditions Apply)	$20.00
Bad Address (Monthly)	$10.00
Bonus Club (Monthly)	$8.00
Cashier's Check (Each)	$2.00
Check Cashing (Each) (Ask Us How to Avoid This Fee)	$5.00
Check Copy (Each)	$3.00
Check Printing (Per Box of 150 Checks)	As Low As $20.00
Courtesy Pay (Overdraft)	$32.00
Deposited Item Returned (One Party)	$29.50
Deposited Item Returned (Two Parties)	$10.00
Dormant Account (Monthly)	$10.00
Foreign Item Deposit (Each)	Actual Cost
Hourly Research	$20.00
Inactivity/Dormancy (Monthly After 12 Months Without Activity)	$2.00
Insufficient Funds Draft and Overdraft (Each Item)	$29.45
Merchant Check Exchange Fee	$10.00
Money Market Checking Account Service (Monthly, if Minimum Balance Not Maintained)	$5.00
Money Market Checking Account Excessive Withdrawals (Each, After 4 Withdrawals in a Calendar Month)	$2.00
Non-Sufficient Funds	$31.95
PIN Reminder (Each, Mailed)	$3.00
Regular Share Savings Service (Monthly if Minimum Balance Not Maintained)	$2.00
Regular Share Savings Excessive Withdrawal (Each Withdrawal, After 4 in a Calendar Month)	$2.00
Replacement ATM or Debit Card (Each)	$6.00
Statement Copy Fee (Each Statement)	$6.00
Stop Payment Request (Each, if Funds Are Available)	$15.00
Stop Payment Request (Each, if Funds Are Not Available)	$32.00
Visa Gift Card (Each)	$2.50
Wire Transfer (Domestic, Incoming)	$25.00
Wire Transfer (Domestic, Outgoing)	$30.00
Wire Transfer (Foreign, Outgoing)	$30.00