

FEE SCHEDULE

Share Account Fees:

Excessive Withdrawals	\$3.00 ea after 2 per month
Main Share Closure	\$5.00 within 12 months of account opening
Minimum Balance Fee**:	\$3.00 each month minimum aggregate account balance is not met

Checking Account Fees:

Check printing costs	Determined by design
Courtesy Pay	\$27.00 (Applies to overdrafts by check, in-person or ATM withdrawal, or other electronic means.)
Overdraft Transfer	\$1 ea after 2 per month
Square One Checking	\$5 per month
Temporary Checks	\$1 per sheet

Holiday Club Account Fees:

Account Withdrawal.....	\$10.00
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Investment Savings Account Fees:

Minimum Balance Fee:	\$10.00 per month if minimum average daily balance is not met
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ATM Card Transactions:

ATM Transfers	\$1.00
Balance Inquiries:	\$1.00
ATM Withdrawals (after 6/month):.....	\$1.00
ATM Withdrawals (up to 6/month):	Free
Deposits at CO-OP ATMs (unlimited):	Free

Check Card Transactions:

ATM Balance Inquiries:	\$1.00
ATM Transfers:	\$1.00
ATM Withdrawals (after 12/month):.....	\$1.00
ATM Withdrawals (up to 12/month):	Free
Deposits at CO-OP ATMs (unlimited):	Free
Point of Sale (POS) Transactions:	Free

Other Service Fees:

Account Research/Reconciliation	\$20 per hour
ATM Surcharge (for non-members)	\$3.00
BluePay Loan Payment.....	\$5.00
Check Copies	\$2.00
Collection Item, in person presentment: ..	\$10.00
Collection Item:.....	\$20.00
Current Transaction History Printout ...	\$1 per page
Deposit Items Returned.....	\$25.00
Document/Statement Copies	\$5.00
Electronic Withdrawal by Check	\$1.50 Includes withdrawals requested via MemberConnect or eAccess
Garnishment.....	\$20.00
IRA Annual Fee	\$10.00
IRA Closure (within 12 months).....	\$15.00
Lien Release Copy	\$10.00
Non-member Transaction.....	\$5.00
Non-sufficient funds:.....	\$27.00
PIN Replacement	\$2.00
Replacement Plastic Cards	\$5.00
Stop Payments (check or ACH)	Single Item: \$15 Series: \$20
Tax Levy	\$5.00
Teller ("Cashier's") Check	\$1.50
Transfer of Account/Checking	\$25.00
Verification of Deposit (same day)	\$5.00
Visa Gift Cards	\$2.50 per card
Visa TravelMoney Card	\$5.00 per card
Wire Transfers	\$25 domestic \$50 international

* Each fee reflects a per-item or per service charge unless otherwise noted.

** Minimum Balance Fee can be avoided by maintaining an average monthly balance of \$100 (or greater), and/or by using an additional qualifying service. Waived for members with active Square One Accounts.

COMMUNITY FINANCIAL CREDIT UNION

PO Box 1217
Springfield, MO 65801

ACCOUNT DISCLOSURES

Effective May 1, 2017

COURTESY PAY INFORMATION

Courtesy Pay is a service that allows us to pay an item written on our member's checking account even if it causes the account to become overdrawn – up to the authorized overdraft limit.

Courtesy Pay may provide certain accountholders in "good standing" with the ability to overdraw their checking account up to \$500 (\$200 for Student Checking). The Courtesy Pay limit includes any overdraft fees assessed.

If the account has been maintained in good standing, defined as A) Depositing at least \$500 (\$200 for Student Checking) into your checking account every 30 days; B) Maintaining a valid address on record for your account; C) Keeping all outstanding loans current, and; D) There are no legal orders outstanding on your account, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal Non-Sufficient Funds and/or Courtesy Pay charge(s). Whether we pay or return an item, your account will be assessed a fee, either as a Courtesy Pay charge or a Non-Sufficient Funds charge but you will not be charged both fees. Our Fee Schedule states the fee charged for paying your overdrafts.

Courtesy Pay offers additional flexibility and convenience in managing accountholder funds, and provides peace of mind knowing that items may be paid up to the authorized overdraft limit. Using Courtesy Pay may be more costly than other overdraft options we may offer. Please speak to a representative to see if you qualify.

Courtesy Pay is non-contractual and comes standard with our checking accounts (excluding Square One Checking) for most transactions. However due to legislative changes, you must opt-in to receive Courtesy Pay on debit card transactions. Courtesy Pay costs nothing unless the privilege is used – by initiating checks, electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in the account. If you maintain the account in good standing and have need for this "courtesy", we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal Non Sufficient Funds or Courtesy Pay charge for each item that overdraws the account. You then have up to 20 days to bring the account current. Account alerts sent by email or text message can be set up to notify you when an overdraft occurs.

Although you are not charged for using Courtesy Pay unless you have an overdraft, you may opt-out of Courtesy Pay at any time. If you do not want us to pay your overdrafts, you must tell us ("opt-out"). If you receive a direct deposit Social Security or other federal benefit check, you must opt-out if you do not want us to apply those funds to repay an overdraft. Courtesy Pay allows Community Financial Credit Union to provide a higher level of service to our members by helping to protect your account and reputation when an inadvertent overdraft occurs. If you have questions, do not hesitate to call Member Services at (417) 862-0471 or (888) 430-7199.

CHECKING ACCOUNT AGREEMENT

The credit union is authorized to pay share drafts (checks) signed by any of the account owners and to charge all such payments against the shares in this Account. It is further agreed that:

- a) Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this Account.
- b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account. However, if any of the owner(s) writes a share draft that would exceed such balance and result in this Account being overdrawn, the Credit Union may:
 - 1) Treat such share draft as a request to the Credit Union for an advance (in multiples of \$100) from any line of credit of any owner of this account sufficient to permit the Credit Union to pay such share draft and credit the loan advance to this Account; or
 - 2) If none of the owner(s) is then eligible to receive a loan advance as provided above, the Credit Union may, nevertheless, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other share account from which any of the owner(s) is then eligible to withdraw shares.
- c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
- d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.
- e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- g) Notwithstanding paragraph b), the Credit Union is not obligated to advance any funds on a line of credit.

FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Community Financial Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cutoff hours for different deposit locations. The earliest cutoff time that might apply is close of business. If you make a deposit before our cutoff hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cutoff hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Our cutoff hours are available at the Credit Union.

2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the same business day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds would be available.

3. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in any account with us. The funds in the account would then not be available for withdrawal

until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the thirtieth business day after the day of your deposit.

6. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the second business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

7. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.