



Franklin – Oil Region Credit Union

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“F.O.R. a Better YOU!”

**RATE ADDENDUM AND
SCHEDULE OF FEES AND CHARGES**

Effective Date:

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. The Credit Union may offer other rates for these accounts from time to time. Please contact the Credit Union to obtain current rate information.

RATE AND BALANCE INFORMATION – Savings and Share Draft Accounts

Account Type	DIVIDENDS					BALANCE REQUIREMENTS			
	Dividend Rate	Annual Percentage Yield (APY)	Dividends		Dividend Period	Minimum Opening Deposit	Minimum Balance to avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends
			Compounded	Credited					
Savings	%	%	Monthly	Monthly	Monthly (calendar)	\$5.00	–	\$150.00	Average Daily Balance
Juvenile	%	%	Monthly	Monthly	Monthly (calendar)	\$5.00	–	\$25.00	Average Daily Balance
Smart Saver	%	%	Monthly	Monthly	Monthly (calendar)	\$5.00	–	\$25.00	Average Daily Balance
Share Draft	%	%	Monthly	Monthly	Monthly (calendar)	–	–	\$500.00	Average Daily Balance
Fresh Start Share Draft	%	%	Monthly	Monthly	Monthly (calendar)	–	–	\$500.00	Average Daily Balance
Christmas Club	%	%	Monthly	Monthly	Monthly (calendar)	–	–	\$5.00	Average Daily Balance
Vacation Club	%	%	Monthly	Monthly	Monthly (calendar)	–	–	\$5.00	Average Daily Balance
Live and Learn Share Draft (ages 18-25)	%	%	Monthly	Monthly	Monthly (calendar)	–	–	\$250.00	Average Daily Balance

RATE AND BALANCE INFORMATION – Share Certificate Accounts

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Rate Type	Dividend Compounding & Crediting	Dividend Period	Additional Deposits	Withdrawals	Renewable
Savings Certificate			\$500.00 (\$250 for Live and Learn Accounts)	Fixed Rate	Monthly	Account Term	Not Allowed	Allowed – Subject to early withdrawal penalties	Automatic
60-365 Days	%	%							
18 Month	%	%							
24 Month	%	%							
36 Month	%	%							
48 Month	%	%							
60 Month	%	%							

FEES AND CHARGES FOR ALL ACCOUNTS

GENERAL FEES		SHARE DRAFT ACCOUNT FEES	
Account Closure	\$5.00 if account closed within 1 Year	Share Draft Printing	Prices may vary depending upon style
Account Reconciliation/Research	\$20.00/Hour	NSF	\$30.00/Item
Deposit Item Return	\$25.00/Item	Overdraft	\$5.00/Item Covered by shares
Dormant Account	\$5.00/Month after 1 year(s)	Overdraft Protection	\$30.00/Item Courtesy Pay
Legal Process (tax levies, summons)	\$50.00	Stop Payment	\$20.00/Request
Money Order	\$1.00/Money Order		
Statement Copy	\$1.00/Page (free on Home Banking)	EFT FEES	
Official Check payable to 3 rd party	\$5.00/Check	Replacement Card	\$20.00
Western Union	\$25.00/Transfer		
Wire Transfer (Incoming)	\$15.00/Transfer	SPECIFIC ACCOUNT FEES	
Wire Transfer (Outgoing)	\$15.00/Transfer	Fresh Start Share Draft	
Wire Transfer International	\$30.00	Monthly Service Charge	\$10.00
Account Verification	\$5.00		
Counter Drafts (10 max.)	\$1.00	Club	
Copy of Cancelled Draft	\$5.00 (free on Home Banking)	Early Withdrawal Penalty	\$10.00
IRA Annual Maintenance Fee	\$10.00		
Address Change Fee	\$5.00/Month when you fail to notify us	Share	
Re-loadable Prepaid	\$3.95 Other Fees Apply	Reg. D – excessive transfers	\$25.00/transfer over 6
Funding Re-loadable	\$1.00		
Visa Gift Card	\$3.95	Share Certificates	
Notary Public	Free	Early Withdrawal Penalty	Terms of 60 - 364 days 30 days' dividends
Financial Counseling	Free		Terms of 365 days-24 months 90 days' dividends
			Terms of 25 - 48 months 120 days' dividends
			Terms of 49 - 60 months 180 days' dividends

If you have any questions or require additional rate or fee information on your accounts, please call the Credit Union.