



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	EFT FEES	
Statement Copy	\$1.00/Page (free on Home Banking)	Replacement Card	\$20.00
Official Check payable to 3 rd party	\$5.00/Check	SPECIFIC ACCOUNT FEES	
Western Union	\$25.00/Transfer	Fresh Start Share Draft	
Wire Transfer (Incoming)	\$15.00/Transfer	Monthly Service Charge	\$10.00
Wire Transfer (Outgoing)	\$15.00/Transfer	Club	
Wire Transfer International	\$30.00	Early Withdrawal Penalty	\$10.00
Account Verification	\$5.00	Share	
Counter Drafts (10 max.)	\$1.00	Reg. D – excessive transfers	\$25.00/transfer over 6
Copy of Cancelled Draft	\$5.00 (free on Home Banking)	Share Certificates	
IRA Annual Maintenance Fee	\$10.00	Early Withdrawal Penalty	Terms of 60 - 364 days 30 days' dividends
Address Change Fee	\$5.00/Month when you fail to notify us		Terms of 365 days-24 months 90 days' dividends
Re-loadable Prepaid	\$3.95 Other Fees Apply		Terms of 25 - 48 months 120 days' dividends
Funding Re-loadable	\$1.00		Terms of 49 - 60 months 180 days' dividends
Visa Gift Card	\$3.95		
Notary Public	Free		
Financial Counseling	Free		

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