

# Money Market Fee Schedule



Dividends Compounded.....Monthly  
 Dividends Credited.....Monthly  
 Dividend Period.....Calendar Month

## BALANCE REQUIREMENTS

Minimum Opening Deposit.....\$2,500.00  
 Minimum Balance required  
 to avoid a service fee.....  
 Balance Method.....Daily Balance

## ACCOUNT LIMITATIONS

Account Limitations Apply - (See Section 6.)

## Money Market Account Fees

Account Reconciliation fee.....\$15.00 per hour  
 Deposited Item returned fee.....\$ 5.00 per item  
 Deposited Item (same name)  
 returned fee..... \$25.00  
 Wire Transfer (outgoing) fee.....\$15.00 per transfer  
 Traveler's Check fee.....1% of purchase  
 Cashier's Check fee.....\$3.00 per item  
 Inactive Account fee.....\$5.00 per quarter after two  
 (2) consecutive years and  
 account balance under \$200  
 Account History fee.....\$1.00 per page  
 Overdrawn Account fee.....\$25.00 per overdraft  
 Reg D Limit Return fee.....\$25.00 per item, for checks in  
 excess of three (3) per month.  
 NSF fee.....\$35.00 per item  
 Stop Payment fee.....\$25.00 per request\*  
 Stop Payment fee via  
 -Audio Response.....\$20.00 per item\*  
 -PC/Home Banking.....\$20.00 per item\*  
 Check Copy fee.....\$3.00 per item  
 Check Withdrawal to  
 a third party fee.....\$ 3.00 per item  
 Remote Funds Withdrawal fee.....\$ 5.00  
 International Deposit Processing fee....Cost  
 Uncollected Funds Return fee.....\$ 5.00 per item  
 Check Imprinting fee.....Prices may vary depending  
 on style  
 Paper Statement Fee.....\$2.00 if member has Private PC

## Electronic Funds Transfer Fees

ATM Withdrawal fee.....See\*\*  
 ATM/Check Card Replacement fee...\$10.00  
 Overdrawn Account fee.....\$35.00 per overdraft

\*Effective June 1, 2005, Stop Payments in person are \$35; via  
 Private Line or Private PC - \$30.

\*\* Six free withdrawals per month at Florida Telco owned ATMs;  
 after six at FTCU owned ATMs 50¢ per transaction, plus six free  
 withdrawals per month at foreign ATMs; after six foreign, fee of  
 \$1.50 per transaction. (Total of 12 free w/d per month.)

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

The following disclosures apply to Money Market  
 Accounts.

1. Rate Information. The Annual Percentage Yield  
 is a percentage rate that 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. The Dividend Rate and Annual  
 Percentage Yield may change weekly as determined  
 by the Credit Union's Board of Directors.

2. Nature of Dividends. Dividends are paid from  
 current income and available earnings after required  
 transfers to reserves at the end of the dividend  
 period. The Dividend Rates and Annual Percentage  
 Yields are the prospective rates and yields that the  
 Credit Union anticipates paying for the applicable  
 dividend period.

3. Dividend Compounding and Crediting. The  
 compounding and crediting of dividends and  
 dividend period applicable to each account are set  
 forth in the Rate Schedule. The Dividend Period is  
 the period of time at the end of which an account  
 earns dividend credit. The Dividend Period begins on  
 the first calendar day of the period and ends on the  
 last calendar day of the period.

4. Accrual of Dividends. Dividends will begin to  
 accrue on noncash deposits (e.g. checks) on the  
 business day you make the deposit to your account.  
 If you close your account before accrued dividends  
 are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance  
 requirements are set forth in the Rate Schedule.  
 Dividends are calculated using a Daily Balance  
 method, which applies a daily periodic rate to the  
 principal in the account each day. Your Dividend  
 Rate earned on the entire balance is determined by  
 the Daily Balance.

6. Account Limitations. No more than six (6)  
 preauthorized, automatic, or telephone transfers  
 may be made from these accounts to another  
 account of yours or to a third party in any month,  
 and no more than three (3) of these six (6) transfers  
 may be made by check, draft, or debit card to a third  
 party. The Credit Union may refuse transfers in  
 excess of these limitations and your account may be  
 subject to a fee.