

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

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. Please call (804) 649-2957 or visit www.partnersfcu.org to obtain current rate information.

Effective Date: _____ New Account Request for Information

RATE AND BALANCE INFORMATION

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
<input type="checkbox"/> Share Savings	_____%	_____%	Monthly	Monthly	\$5.00	\$100.00	N/A
<input type="checkbox"/> IRA Savings	_____%	_____%	Monthly	Monthly	\$350.00	\$350.00	\$350.00
<input type="checkbox"/> Basic Checking	N/A	N/A	N/A	N/A	\$25.00(2)	N/A	N/A
<input type="checkbox"/> Premium Checking	N/A	N/A	N/A	N/A	\$25.00(2)	N/A	N/A
<input type="checkbox"/> Classic Plus Checking	_____%	_____%	Monthly	Monthly	\$10,000.00	\$10,000.00	N/A
<input type="checkbox"/> Money Market							
❖ Tier 1 (\$3,000.00 - \$24,999.99)	_____%	_____%	Monthly	Monthly	\$3,000.00	\$3,000.00	\$3,000.00
❖ Tier 2 (\$25,000.00 - \$74,999.99)	_____%	_____%	Monthly	Monthly	\$25,000.00	\$25,000.00	\$3,000.00
❖ Tier 3 (\$75,000.00 or greater)	_____%	_____%	Monthly	Monthly	\$75,000.00	\$75,000.00	\$3,000.00
<input type="checkbox"/> Certificates							
<input type="checkbox"/> 6 Month	_____%	_____%	Monthly	Maturity	\$1,000.00	\$1,000.00	N/A(1)
<input type="checkbox"/> 1 Year	_____%	_____%	Monthly	Maturity	\$1,000.00	\$1,000.00	N/A(1)
<input type="checkbox"/> 2 Year	_____%	_____%	Monthly	Maturity	\$1,000.00	\$1,000.00	N/A(1)
<input type="checkbox"/> 3 Year	_____%	_____%	Monthly	Maturity	\$1,000.00	\$1,000.00	N/A(1)
<input type="checkbox"/> 5 Year	_____%	_____%	Monthly	Maturity	\$1,000.00	\$1,000.00	N/A(1)

The par value of a share in the credit union is \$5.00.

- (1) See your Master Membership Account Agreement for Early Withdrawal Penalties and limitations.
(2) Minimum opening deposit of \$25.00 or enough to cover your first check order whichever is greater.

The rates and fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please visit our website or call the Credit Union.

SCHEDULE OF FEES AND CHARGES

Account Research/ Reconciliation (\$10 minimum)	\$30.00/hour
Account Verification	\$10.00
ACH One-Time Origination (debit or credit)	\$15.00
Bill Pay Reactivation Fee	\$9.95
Card Replacement	\$7.00
Cashier Check (not payable to member)	\$5.00
Check Cashing Fee (non-members)	\$7.00
Check Copy	\$3.00
Check Repost Fee (drafts next day)	\$39.00
Club Accounts:	
❖ Penalty for Early Closing	\$12.50
❖ Excessive Withdrawal (1 free per year)	\$10.00
Courtesy Pay Fee	\$39.00
Domestic Wire Transfer	\$25.00
Dormant Accounts (no activity for 24 months on Primary Share)	\$10.00/month
Excessive Withdrawals in Branch (more than 5 per month from Primary Share)	\$3.00
Foreign Deposit Item	\$35.00
Loan Late Fee	\$25.00
Money Market Low Balance/ Below \$3,000	\$15.00/month
NSF Fee (ACH, DRAFTS)	\$39.00
NSF Debit Card Item (transactions \$5 and over)	\$39.00
Paper Statement Fee (per mailed statement)	\$2.95
Premium Checking Account Maintenance Fee	\$6.00/month
Returned Statement	\$5.00
Rush Plastic Fee	\$35.00
Share Certificate Early Withdrawal Penalty:	
❖ Up to 1 year: Certificate amount up to \$9,999.99	\$100.00
Certificate \$10,000 or more	\$250.00
❖ More than 1 Year: Certificate amount up to \$9,999.99	\$250.00
Certificate \$10,000 or more	\$350.00
Skip-A-Payment (per Loan)	\$40.00
Stop Payment	\$39.00
Statement Copies (per page printed or faxed)	\$1.00
Tax Levy/Garnishment/Child Support Lien	\$100.00