



# Rate and Fee Schedule

10-20-11

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your share accounts at the credit union at this time. The credit union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

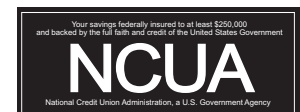
## Account Rates and Terms

	Share Savings Account	Checking Accounts				IRA Regular Share Acct	Money Market Account				Holiday Club Account	Campus Christmas Club Account
		Classic	Classic	Executive	Premier		\$2,500	\$10,000	\$50,000	High Yield		
<b>DIVIDENDS</b>							\$2,500	\$10,000	\$50,000	High Yield		
DIVIDEND RATE	.25%	0.00%	.20%	.22%	.25%	.50%	.25%	.40%	.50%	.55%	.25%	.80%
ANNUAL YIELD	.25%	0.00%	.20%	.22%	.25%	.50%	.25%	.40%	.50%	.55%	.25%	.80%
DIVIDENDS COMPOUNDED	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly				Monthly	Annually
DIVIDENDS CREDITED	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly				Monthly	11-1-11
<b>BALANCE REQUIREMENTS</b>												
HOUSEHOLD BALANCES				\$5,000	\$20,000							
MIN. OPENING DEPOSITS	\$5.00	\$0.00	\$0.00	\$500.00	\$2,500	\$100	\$2,500	\$10,000	\$50,000	\$50,000	\$5.00	\$5.00
MIN. MONTHLY BALANCE	\$5.00	\$0.00	\$0.00	\$500.00	\$2,500	\$100	\$2,500	\$10,000	\$50,000	\$50,000	\$5.00	\$5.00
BALANCE METHOD	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	
ACCOUNT LIMITATIONS	Accounts closed within 60 days of opening are subject to \$5.00 fee.	Two free foreign ATM transactions per month - \$2.00 each after.		Four free foreign ATM transactions per month - \$2.00 each after.	Eight free foreign ATM transactions per month - \$2.00 each after.	Account must be maintained for minimum of one (1) year or subject to \$100 penalty.	Maximum of six transactions per month (3 by check) \$5.00 charge per transaction for excess. Minimum transaction amount \$100.00 High Yield transactions incur a fee of \$10.00 each. (cash withdrawal or transfer out)					\$5,000 max balance. Interest forfeited if any early withdrawals.

## Certificates of Deposit Rates and Terms

(\$500.00 minimum)

	Rate	Yield
3-Month	.35%	.35%
6-Month	.80%	.80%
12-Month	.80%	.80%
24-Month	1.245%	1.25%
36-Month	1.64%	1.65%
48-Month	1.99%	2.00%
60-Month	2.08%	2.10%



## Account Fees & Service Charges

### Inactive Account Fee

As described in this document	\$5.00
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### Account Fees

Excess ATM transactions (withdrawal, inquiry, transfer)	\$2.00
Stop payment fee	\$28.00
Overdraft fee	\$28.00
ATM/EFT Overdraft fee	\$28.00
Replacement ATM/VISA Check Card	\$5.00
Returned Share Draft fee	\$28.00
Dropping below minimum balance (Executive)	\$10.00
Dropping below minimum balance (Premier)	\$15.00

### Money Market Fees

Excess transactions (maximum 6 per month) each	\$5.00
Excess transactions by check (max 3 per month) each	\$5.00
Dropping below minimum balance	\$15.00
High Yield transaction charge (each occurrence - cash withdrawals or transfer out)	\$10.00

### Check Cashing Fees

	Relationship	Non-Relationship
\$1.00 - \$100.00	Free	\$3.00
\$101.00 - \$500.00	Free	\$5.00
\$501.00 - \$1,000.00	Free	\$10.00
Greater than \$1,000.00	Free	1% of item

### Other Service Fees

	Relationship	Non-Relationship
Automatic Share Transfer Fee	\$1.50	\$1.50
Money orders	\$1.50	\$3.00
Travelers Checks	\$1.00 per \$100	\$3.00 per \$100
2-Party Travelers Checks	\$1.00 per \$100	\$3.00 per \$100
Bill Payer (per month)	\$4.95	\$4.95
Returned Deposit	\$5.00	\$5.00
Wire Transfer	\$15.00	\$20.00
International Wire	\$30.00	\$50.00
Incoming Wire	\$10.00	\$10.00
Cashier's Check	\$1.50	\$3.00
Statement Printout	Free	\$3.00
Microfiche copy of statement	\$4.00	\$8.00
Account history research (per hour)	\$15.00	\$30.00
Account reconciliation (per hour)	\$20.00	\$30.00
Membership reactivation	\$25.00	\$25.00
Merchant Check verification (merchants only) \$30.00 per half hour (\$30.00 minimum) plus \$10.00 per check collected.		
International Card Transaction	3.00%	3.00%

## Common Features of All Accounts

1. **RATE INFORMATION:** The Dividend Rate and Annual Percentage Yield on your accounts are set forth on the reverse side. 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. For Share Certificates and IRA Share Certificate Accounts, the Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. On all other accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

2. **NATURE OF DIVIDENDS:** Dividends are paid from current income and available earnings after providing for the required reserves. 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. **COMPOUNDING AND CREDITING:** Dividends will be compounded and credited as set forth on the reverse side. The Dividend Period for each account is set forth on the reverse side. 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 cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on non-cash 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 required to open each account is set forth on the reverse side. For accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. **MATURITY:** Your Share Certificate or IRA Certificate Account will mature within the term of the maturity date set forth on your account receipt or renewal notice.

7. **INSURED SAVINGS:** Metro Health Services Federal Credit Union deposit accounts are insured by the National Credit Union Administration (NCUA), an agency of the United States Government. Member accounts are insured to a maximum of \$250,000.

8. **SHARE PAR VALUE/BYLAW REQUIREMENTS:** The Par Value of a membership share is \$5.00, which must be fully paid to become a member or maintain membership or to receive and maintain any accounts or services with us. Your membership share must be paid into and retained in your savings account. If the par value is not paid or the account falls below par value of one share within six months of reduction, the member may be terminated from membership at the end of the dividend period.

9. **ACCOUNT LIMITATIONS:** For Money Market accounts, we will allow you to make up to six (6) preauthorized, automatic, telephonic, audio response or internet transfers (3 by check) to another of your accounts or to the account of any other person or organization during each calendar month free of charge. After that we will charge a fee for each transfer. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be closed and a \$15 penalty will be assessed.

10. **INACTIVE/DORMANT ACCOUNTS:** If your account falls below \$300.00 and you have not made any transactions over a twelve (12) month period, or we have been unable to contact you by regular mail; we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee of \$5.00 per month for processing your dormant account. If we impose a fee we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

11. **RELATIONSHIP/NON-RELATIONSHIP ACCOUNTS:** Metro Credit Union classifies each account into one of two categories: "Relationship" or "Non-Relationship." Those members actively participating in the credit union by utilizing a variety of services are classified as Relationship. Those who use the credit union for check cashing services only are classified as Non-Relationship.

This distinction was created to reward those members who choose to use multiple services such as checking, loan products, debit/credit cards and others. Relationship members enjoy fewer and/or lower fees and service charges.

Non-Relationship members have access to any Metro Credit Union product or service, but may incur a higher fee or service charge than those charged to a Relationship member.

Non-Relationship members may convert to Relationship status once they increase the number of products and services they use.

## Share Certificate Accounts

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Your Share Certificate and IRA Share Certificate Account have a \$500 minimum balance requirement and will earn dividends at the Rate of Earnings as set forth if held to the date of maturity.

The credit union will give the owner at least 10 days notice prior to maturity. The notice will inform the owner of the terms under which the credit union proposes to renew the certificate or otherwise make the funds available to the owner. Certificate funds will be handled by the credit union in the manner set forth in the notice unless the owner notifies the credit union to the contrary on or before the maturity date.

This certificate account may not be pledged, transferred or assigned to any other party other than the credit union. Metro Health Services Federal Credit Union is insured by the National Credit Union Administration (NCUA), an agency of the Federal Government, which insures member accounts to a maximum of \$250,000.

## Share Certificate Penalty Section

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Except for early withdrawals as otherwise specified, in the event certificate funds other than dividends are withdrawn prior to maturity date, the following penalty will be assessed:

- a) If the maturity is less than 1 year, there will be a forfeiture of an amount equal to ninety (90) days' dividends on the amount withdrawn.
- b) If the maturity is 1 year or longer, there will be a forfeiture of an amount equal to one hundred eighty (180) days' dividends on the amount withdrawn.
- c) If the amount required to be forfeited exceeds the amount of earned interest in your account, this amount will be deducted from the amount you requested to withdraw.

Such early withdrawal of certificate principal may be made in amounts of \$500 or more. Additional deposits are not allowed.

In the case of early withdrawal of the principal amount which reduces the balance below the minimum balance required, the certificate account will be canceled and the above penalty shall be imposed upon the entire amount evidenced by the certificate account.

Penalty will not be applied if the withdrawal is made subsequent to the death of any certificate owner; if the withdrawal is made after the close of the dividend period in which the owner's credit union membership was terminated under Article II, Section 5 of the bylaws; or if the withdrawal is the result of liquidation of the credit union.

## IRA Share Certificate Penalty Section

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IRA Share Certificate Accounts are subject to certificate penalties of early withdrawal except in the following instances:

1. If the IRA Share Certificate owner reaches the age of 59½ or otherwise becomes eligible for IRA distributions, the IRA Share Certificate owner will have the option of one free withdrawal of principal during each 12 months of the certificate without incurring any certificate penalty. If the owner does not exercise this option within the first 12 month period, the owner still will only receive one free withdrawal of principal during the 2nd 12 month period, etc. This "free withdrawal" option is only available to those IRA owners who are eligible for normal IRA distribution and if the IRA owner elects, this free withdrawal option may be used to upgrade the certificate.
2. If the IRA Share Certificates owner reaches the age of 70½ (the mandatory age IRA distribution must begin) during any IRA Certificate term, there will be no early withdrawal certificate penalty for any withdrawals after age 70 ½.
3. Penalty will not be applied if the withdrawal is made subsequent to the death of the IRA owner; if the withdrawal is made after the close of the dividend period in which the owner's credit union membership was terminated under Article II, Section 5 of the bylaws; or if the withdrawal is the result of liquidation of the credit union. Additional deposits are not allowed.

## Household Balances

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Members may qualify for some Metro Health Services Federal Credit Union products based on their Household Balance. A Household Balance includes the sum of any and all deposit accounts such as Regular Share Savings, Certificates of Deposit, Money Market Accounts, and the dollar balance of most loan products on a linked account. Mortgage loan balances are not included as part of a Household Balance.

## Electronic Bill Payer

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Metro Health Services Federal Credit Union offers Bill Payer (an electronic bill paying product) to Executive and Premier Checking Account holders free of charge. Members who receive this service at no charge will continue to do so as long as they use the service to pay at least one (1) bill per month. Failure to utilize the service will result in a monthly service charge of \$4.95. Payment for this service is automatically deducted from a members account.



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