



The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the State APY	Balance Method	See Section 6
<u>Share Savings Account</u> \$200.00 to \$999.99 \$1,000.00 to \$2,499.99 \$2,500.00 to \$5,999.99 \$6,000.00 to \$9,999.99 \$10,000.00 or greater	0.250% / 0.250% 0.500% / 0.500% 0.650% / 0.650% 0.800% / 0.800% 1.000% / 1.000%	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$200.00	Average Daily Balance	Account transfer limitations apply.
<u>Smart Savers Account</u> \$200.00 to \$999.99 \$1,000.00 to \$2,499.99 \$2,500.00 to \$5,999.99 \$6,000.00 to \$9,999.99 \$10,000.00 or greater	0.250% / 0.250% 0.500% / 0.500% 0.650% / 0.650% 0.800% / 0.800% 1.000% / 1.000%	Quarterly	Quarterly	Quarterly (calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	Account transfer limitations apply.
<u>IRA Savings Account</u> \$100.00 to \$10,000.00 \$10,000.01 or greater	1.145% / 1.150% 1.244% / 1.250%	Quarterly	Quarterly	Quarterly (calendar)	\$50.00	---	\$50.00	Average Daily Balance	Account transfer limitations apply.
<u>Holiday Club Accounts</u>	0.500% / 0.500 %	Annually	Annually	Annually (Non-Calendar)	\$5.00	---	\$100.00	Average Daily Balance	Account transfer limitations apply.
<u>Teen Advantage Accounts</u> \$100.00 to \$999.99 \$1,000.00 to \$2,499.99 \$2,500.00 to \$5,999.99 \$6,000.00 to \$9,999.99 \$10,000.00 or greater	0.250% / 0.250% 0.500% / 0.500% 0.650% / 0.650% 0.800% / 0.800% 1.000% / 1.000%	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$100.00	Average Daily Balance	Account transfer limitations apply.
<u>Johnny Appleseed Club Accounts</u> \$100.00 to \$999.99 \$1,000.00 to \$2,499.99 \$2,500.00 to \$5,999.99 \$6,000.00 to \$9,999.99 \$10,000.00 or greater	0.250% / 0.250% 0.500% / 0.500% 0.650% / 0.650% 0.800% / 0.800% 1.000% / 1.000%	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$100.00	Average Daily Balance	---
<u>Money Market Accounts</u> \$2,000.00 to \$9,999.99 \$10,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or greater	0.747% / 0.750% 0.995% / 1.000% 1.242% / 1.250% 1.489% / 1.500%	Daily	Monthly	Monthly (calendar)	\$2,000.00	---	\$2,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
<u>Personal Checking Accounts</u>	/	---	---	---	\$50.00	---	N/A	---	---
<u>Premier Checking Accounts</u>	0.250% / 0.250%	Monthly	Monthly	Monthly (calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	---
<u>Gold Star Checking Accounts</u>	0.250% / 0.250%	Monthly	Monthly	Monthly (calendar)	\$50.00	---	\$500.00	Average Daily Balance	---

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share 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. For Share Savings, Smart Savers, IRA Savings, Holiday Club, Teen Advantage, Johnny Appleseed Club, Money Market, Premier Checking, and Gold Star Checking accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and the Annual Percentage Yields are the rates and yield as of the last dividend declaration rate, which is set forth in the Rate Schedule.

The **Share Savings and Smart Savers** accounts are Tiered Rate accounts. If your Average Daily Balance is from \$200.00 to \$999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$1,000.00 to \$2,499.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$2,500.00 to \$5,999.99, the third Dividend rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$6,000.00 to \$9,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$10,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

The **Teen Advantage and Johnny Appleseed Club** accounts are Tiered Rate accounts. If your Average Daily Balance is from \$100.00 to \$999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$1,000.00 to \$2,499.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$2,500.00 to \$5,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average

Daily Balance is from \$6,000.00 to \$9,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$10,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

The **IRA Savings** account is a Tiered Rate account. If your Average Daily Balance is from \$100.00 to \$10,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is \$10,000.01 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

The **Money Market** account is a Tiered Rate account. If your Daily Balance is from \$2,000.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$50,000.00 to \$99,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$100,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

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.

3. Dividend Compounding and Crediting.

The compounding and crediting frequency of dividends and dividend period applicable to each account

are stated 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. For Holiday Club accounts, the dividend period is annual. For example, the first dividend period of the year begins on November 1st and ends on October 31st. All other dividend periods follow this same pattern.

4. Accrual of Dividends.

For all accounts, 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, you will not receive the accrued dividends. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information.

To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule.

For Smart Saver and Premier Checking accounts, there is a minimum Average Daily Balance required to avoid a service fee for the month. If the minimum average daily balance is not met during the month, there will be a service fee as stated in the Fee Schedule.

For Money Market accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Fee Schedule.

For Share Savings, Smart Savers, IRA Savings, Holiday Club, Teen Advantage, Johnny Appleseed Club, Premier checking, and Gold Star Checking accounts, there is a minimum Average Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield stated in the Rate Schedule.

For Money Market accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield.

For accounts using the Average Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

5. Minimum Balance Service Fee.

A \$2.50 monthly service charge will be applied to your account if your aggregate average daily balance (all deposit accounts combined) falls below \$200.

Accounts excluded from this fee include loan accounts, accounts for members under the age of 18, or accounts for members over the age of 65.

7. Account Limitations.

For Share Savings, Smart Savers, IRA Savings, Teen Advantage, Holiday Club, Johnny Appleseed Club, and Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month. The Credit Union will not complete transfers above this limit.

For Holiday Club accounts, the entire balance will be available for withdrawal November 1st through December 31st. For any withdrawals at any other time, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened.

For Share Savings accounts, you will be charged a fee as disclosed in the Fee Schedule for any withdrawal in excess of three (3) per month if savings balance is under \$500.00.

For Money Market accounts, you will be charged a fee as disclosed in the Fee Schedule for any withdrawal in excess of six (6) per month.

For Share Savings, Personal Checking, Premier Checking, Gold Star Checking, and Money Market accounts, you will be charged an inactive account fee if your account is inactive for more than one year, you are 18 years or older, and have a balance under \$100.00.

8. Fees for Overdrawing Accounts.

Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal, or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer, or paying a check, draft, or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item, or transaction. If we have approved an overdraft protection limit for you account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

8. Member Share Savings Account Withdrawal Fee

Withdrawal transactions on your share savings accounts with an available balance less than \$200.00 will be charged a \$10.00 transaction fee. If you have other open share deposit or loan account relationships with MidSouth Community FCU, the \$200.00 minimum share savings balance withdrawal fee will be waived.

iCHECKING

Minimum Opening Balance - \$100.00

RATE INFORMATION: The iChecking account dividend rate is a variable rate. The dividend rate and annual percentage yield (APY) may change at any time, as determined by the Credit Union Board of Directors. The iChecking Annual Percentage Rate (APR) and Annual Percentage Yield (APY) is based on the number of Point of Sale (POS) transactions that post to the account during the calendar month. The minimum number of Point of Sale transactions does not include authorizations. The check card transactions only include Point of Sale transactions

paid on the account before the end of the month. Does not include transactions made at an ATM.

In addition to the Point of Sale requirements, the member must have logged into Home Banking at least once, be enrolled to receive e-Statements, maintain a valid e-mail address, and have a Direct Deposit posted to the iChecking account within the calendar month for which dividends are posted.

The transaction requirements and the resulting APR/ APY are as follows:

Number of Transactions	APR	APY
20-29	2.00%	2.00%
30-39	3.00%	3.00%
40-49	4.00%	4.01%
50+	5.00%	5.01%

The rates above will be paid on the average daily balance for the calendar month between \$0.01 and \$10,000.00. Any amount of the average daily balance above \$10,000.00 will earn the current **Premier Checking Account*** APR and APY. Dividends are compounded monthly and credited to the account monthly.

*Reference the Credit Union Rate Schedule for current rates and APYs that apply.

FEE SCHEDULE

Holiday Club Account Fees

- Account Withdrawal Fee.....\$20.00/Withdrawal
 No fee if withdrawal between November 1st through December 31st.

Other Service Fees

- Minimum Balance Service Fee
 Smart Savers.....\$5.00 per month if Average Daily Balance is below \$1,000.00
 Premier Checking.....\$3.00 per month if Average Daily Balance is below \$1,000.00
 Money Market.....\$5.00 per month if Daily Balance is below \$2,000.00
 - Items Sent for Collection.....\$5.00 per Item

NSF Fee	\$25.00 per Item
Courtesy Pay	\$25.00 per Item
Excessive Withdrawal Fee	
Money Market	\$5.00 per withdrawal
Transaction Fee	
Savings	\$10.00 per withdrawal
Overdraft Protection.....	\$5.00 per Transfer*
Teller's Check	\$10.00 per Check if less than \$500.00 aggregate balance
Traveler's Cheques	FREE
Account Reconciliation.....	\$10.00 per hour
Account Research	\$10.00 per hour
Stop Payment	\$25.00 per Request
Statement Copy Fee	\$2.00 per Copy
Return Item Fee	\$20.00 per Item
Inactive Account Fee	\$5.00 per Quarter
Photocopy of Check.....	\$3.00 per Copy
Outgoing Wire	\$10.00 per Wire
International Wire	\$30.00 per Wire
Returned Mail	\$2.00/ Returned Item
Check Cashing	\$10.00 per check \$20.00 per multiple checks, if member only has a savings account and the balance is less than \$200.00
Counter Checks.....	\$1.00 per each check order form
Internet Bill Payment	FREE

*Fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal, VISA Check Card withdrawal, or other electronic means.

Phone Call Fee

Calls to our call center staff with a prime savings balance of less than \$200.00 will be charged a \$5.00 phone call fee. If you have other open share deposit or loan account relationships with MidSouth Community FCU, the \$200.00 minimum balance phone call fee will be waived.

EFT Fees

- ATM Withdrawal/ Transfer Fee...	\$0.95/ Withdrawal if more than five (5) withdrawals/ transfers per month at any machine other than the Mercer University, Milledgeville, Warner Robins, Hartley Bridge, Georgia College and State University branch locations.
- Card Replacement Fee	\$5.00 per Card
- ACH Overdraft Fee	\$5.00 per Item
- Debit Card Overdraft Fee.....	\$5.00 per Item

Safe Deposit Box Fees

Annual Rental Size	
3 x 5.....	\$18.00 / Year
3 x 10 ^{3/8}	\$35.00 / Year
5 x 10.....	\$45.00 / Year
10 ^{13/16} x 10 ^{3/8}	\$50.00 / Year
- Drilling of Boxes/ Lost Key	\$95.00

Share Value/ Membership Fee

- Par Value of One.....	\$5.00
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The rates and fees appearing in this schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

MidSouth Community Federal Credit Union

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