

Allegacy Federal Credit Union

Allegacy Preferred Checking Account Rate and Fee Schedule

Accounts insured to at least \$250,000 by the National Credit Union Administration, an agency of the Federal Government.

This rate and fee schedule sets forth current conditions, rates, fees and charges applicable to your savings and checking accounts at Allegacy Federal 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 the Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Rate Schedule

Rates Effective As Of: February 1, 2013

Balance Tier	Rate	Annual Percentage Yield (APY)
\$0.00 - \$2,499.99	0.05%	0.05%
\$2,500.00 - \$9,999.99	0.05%	0.05%
\$10,000 and Above	0.10%	0.10%

Account Characteristics

- Minimum to open account: \$50.00
- Dividend period - Calendar Month
- \$3.00 monthly maintenance fee - fee waived
- Balance Method - Average Monthly Balance
- with average monthly balance of \$250.00
- Dividends credited monthly
- Dividends compounded monthly

Truth-in-Savings Disclosures

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 Rates and the Annual Percentage Yields may change daily. The Dividend Rates and the Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Allegacy Preferred Checking Account is a Tiered Rate account. If your account balance is below \$2,500.00, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$2,500.00 to \$9,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$10,000 or greater, the third Dividend Rate and Annual Percentage Yield for this account will apply. For all Tiered Rate accounts, once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to the 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.

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.

Balance Information. To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value of one share is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to the Allegacy Preferred Checking Account are set forth in the Rate Schedule. Dividends are calculated using the Average Monthly Balance method.

Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM 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 your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

The rates 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 information on your accounts, please call the credit union.

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