

FEE SCHEDULE

Share (00) Account Fees

- Share (00) Account Excessive Withdrawal fee: \$ 1.50 per withdrawal, after four (4) withdrawals per month.
- Inactive Account fee: \$ 3.00 annually based on balances of \$75.00 or less with no activity for one (1) year and no other account relationship.
- Dormant Locator fee: \$.85.
- Dormant Account fee: \$ 5.00.

Share Draft Account Fees

- NSF fee: \$ 15.00 per item.
- Check Printing fee: Prices may vary depending upon style. (No refund on printed checks).
- Share Draft Account Returning Canceled Drafts fee: ... \$ 3.00 per month.
- Share Draft Account Overdraft Transfer fee: \$ 2.00 per item.
- Share Draft Account Stop Payment fee: \$ 5.00 per item request (if written confirmation is not received in seven (7) days there will be an additional \$10.00 fee).

- Share Draft Account Check Copies: \$ 1.00 per Check after five (5) copies.

Other Service Fees (applicable to all accounts)

- Account Reconciliation fee: \$ 10.00 per hour, first hour, \$5.00 each additional hour.
- Account Research fee: \$ 25.00 per hour.
- Statement Copy fee: \$ 1.00 per copy.
- Deposited Item Return fee: \$ 15.00 per item.
- Wire Transfer (outgoing) fee: \$ 15.00 per transfer. (United States only)
- NSF fee: \$ 35.00 per transfer. (International)
- NSF fee: \$ 15.00 per item.

The rates and fees appearing in this Schedule are accurate and effective for accounts 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.

- Cashier Check fee: \$ 3.50 per check (Must have Share Draft account).
- Money Order fee: \$ 1.00 per item.
- Telephone Transfer fee: \$ 2.50 per transfer.
- Share Draft Account Closure fee \$ 35.00 if closed by credit union request.
- Travelers Checks for Two fee: \$ 1.00 per \$100.00.
- ACH Insufficient Funds fee: \$ 15.00 per item.
- State Check fee: \$ 5.00 per item.
- Overnight Mail Request fee: \$ 14.00 per request.
- 2nd Day Priority Mail: \$ 6.00 per request.

Electronic Funds Transfer Fees

- ATM Withdrawal fee: \$ 1.00 per withdrawal, after five (5) per month.
- ACH Origination fee: \$ 5.00.
- ACH Stop Pay fee: \$ 10.00.
- Bill Payment Overdraft: \$ 25.00 per item.

Credit Union Membership

- Membership Share: \$ 5.00 per value.



TRUTH-IN-~~SAVINGS~~ DISCLOSURE

SHARE AND SHARE DRAFT ACCOUNTS

STAR USA
FEDERAL CREDIT UNION
One Cantley Drive
Charleston, WV 25314

(800) 628-2120
(304) 357-2319
Fax (304) 357-2200

TRUTH-IN-SAVINGS DISCLOSURE

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.

Last Dividend Declaration Date:

RATE SCHEDULE

Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS						
Minimum Opening Deposit	\$5.00	---	\$2500.00	---	\$10.00	\$10.00
Minimum Balance to Avoid a Service Fee	---	---	---	---	---	---
Minimum Balance to Earn the Stated APY	---	---	---	---	---	---
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
ACCOUNT LIMITATIONS						
See Section 6 below.	Account transfer limitations apply.	---	Account withdrawal limitations apply.	---	Account withdrawal limitations apply.	Account withdrawal limitations apply.

TRUTH-IN-SAVINGS 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 all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

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 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. 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.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Share (00) accounts, 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. If you exceed these limitations, your account may be subject to a fee or be closed. For Share (00) accounts, four (4) withdrawals per month are allowed after

which a fee will be imposed. For a Vacation Club (58) Account, the entire balance is to be transferred to another account or withdrawn one (1) time per calendar year and the account will remain open. If you transfer to another account or withdraw any of the account balance more than one (1) time per calendar year, you may be charged a \$10.00 fee for each transfer or withdrawal. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For a Christmas Club (60) 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. You may be charged a withdrawal fee of \$10.00 for each withdrawal from the account. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For Share Plus (40) accounts, a written thirty (30) day notice is required for withdrawals or a loss of 30 days dividends is incurred. For Share Draft (10) accounts, no account limitations apply.