

On The Grid Financial Federal Credit Union DBA On The Grid Financial 5901A Peachtree Dunwoody Rd., Ste. 275 Atlanta, GA. 30328 (800) 360-6362		TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.				Truth-in-Savings Act Rate and Fee Schedule This Rate and Fee Schedule is part of your Agreement with the Credit Union			
The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated herein. If you have any questions or require current rate information on your accounts, please call the Credit Union at (800) 360-6362.		Par Value of Membership Shares: The Par Value of a Membership Share is \$10.00				THE DATE OF THIS RATE AND FEE SCHEDULE IS: September 1, 2019			
Share Account	Share Savings Account	Young Savers Share Account Age: Birth-25	Money Market Account	CU Power Checking Account	Relationship Checking Account	Student Checking Account Age: 16-25	CU Power Checking Account	Club Savings Account	
DIVIDEND RATE	.15%	1.14%	Tiered	Tiered	n/a	Tiered	.65%	.15%	
Tier 1 \$2,500.00 - \$9,999.99	n/a	n/a	.15%	n/a		n/a	n/a	n/a	
Tier 2 \$10,000.00 - \$24,999.99	n/a	n/a	.20%	n/a		n/a	n/a	n/a	
Tier 3 \$25,000.00 - \$99,999.99	n/a	n/a	.25%	n/a		n/a	n/a	n/a	
Tier 4 \$100,000.00 - up	n/a	n/a	.50%	n/a		n/a	n/a	n/a	
Tier 1 \$100.00 - \$1,499.99	n/a	n/a	n/a	4.89%		4.89%	n/a	n/a	
Tier 2 \$1,500.00 - \$24,999.99	n/a	n/a	n/a	1.00%		1.00%	n/a	n/a	
Tier 3 \$25,000.00 - \$99,999.99	n/a	n/a	n/a	.15%		.15%	n/a	n/a	
Tier 4 \$100,000.00 - up	n/a	n/a	n/a	n/a		n/a	n/a	n/a	
ANNUAL PERCENTAGE YIELD ("APY")	.15%	1.15%	Tiered	Tiered	n/a	Tiered	.65%	.15%	
Tier 1 \$2,500.00 - \$9,999.99	n/a	n/a	.15%	n/a		n/a	n/a	n/a	
Tier 2 \$10,000.00 - \$24,999.99	n/a	n/a	.20%	n/a		n/a	n/a	n/a	
Tier 3 \$25,000.00 - \$99,999.99	n/a	n/a	.25%	n/a		n/a	n/a	n/a	
Tier 4 \$100,000.00 - up	n/a	n/a	.50%	n/a		n/a	n/a	n/a	
Tier 1 \$100.00 - \$1,499.99	n/a	n/a	n/a	5.00%		5.00%	n/a	n/a	
Tier 2 \$1,500.00 - \$24,999.99	n/a	n/a	n/a	1.00%		1.00%	n/a	n/a	
Tier 3 \$25,000.00 - \$99,999.99	n/a	n/a	n/a	.15%		.15%	n/a	n/a	
Tier 4 \$100,000.00 - up	n/a	n/a	n/a	n/a		n/a	n/a	n/a	
Dividends Compounded	Quarterly	Monthly	Monthly	Monthly	N/A	Monthly	Quarterly	Monthly	
Dividends Credited	Quarterly	Monthly	Monthly	Monthly	N/A	Monthly	Quarterly	Monthly	
Dividend Period	Quarterly	Monthly	Monthly	Monthly	N/A	Monthly	Quarterly	Monthly	
Minimum Opening Deposit	\$10.00	N/A	\$2,500.00	\$25.00	\$25.00	\$25.00	N/A	N/A	
Minimum Balance to Avoid Service Charge and to earn APY set forth in this Schedule	\$200.00 to earn APY, none to avoid service charges	\$100.00 to earn APY, none to avoid service charges	\$2,500 to earn APY and to avoid service charges	\$100.00 to earn APY, none to avoid service charges	N/A	\$100.00 to earn APY, none to avoid service charges	N/A	\$50.00 to earn APY, none to avoid service charges	
Direct Deposit	N/A	N/A	N/A	N/A	Required to avoid service charges	N/A	N/A	N/A	
Electronic Statements				Required to avoid service charge		Required to avoid service charge			
Term Share Certificate and IRA Certificate Accounts		Fixed Rate Share Certificate Account			Fixed Rate IRA Certificate Account				
Minimum Opening Deposit - Minimum Balance to Earn APY		\$1,000.00			\$1,000.00				
Dividends Compounded		Quarterly			Quarterly				
Dividends Credited		Quarterly			Quarterly				
Dividend Period		Quarterly			Quarterly				
TERM	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield					
6 Month	1.49%	1.50%	1.49%	1.50%					
12 Month	1.74%	1.75%	1.74%	1.75%					
24 Month	1.98%	2.00%	1.98%	2.00%					
36 Month	2.23%	2.25%	2.23%	2.25%					
48 Month	2.33%	2.35%	2.33%	2.35%					
60 Month	2.42%	2.45%	2.42%	2.45%					
Credit To Accounts For Member Deposits and Business Day Disclosure:									
The Credit Union's "daily cut-off time":		All deposits or transactions received after the time we close for business on a day we are open, or re-ceived on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below. All times listed are EST/ Eastern Standard Time.							
The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers:		Any dollar amount may be transferred until 4:30 p.m., on a business day. Any request for a transfer after 4:30 p.m., will be sent on the next business day we are open. Wire Transfers can only be accepted until 4:00 p.m.							
The Credit Union's business day disclosure:		Our business days are Monday, Tuesday, Thursday and Friday 8:00 a.m. to 4:30 p.m., and 10:00 a.m. to 4:30 p.m. on Wednesday, excluding holidays. Deposits made after 4:30 p.m. or on a day we are not open will be processed on the next business day we are open.							
Stop Payment Orders:		The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received by us after 4:30 PM on a business day until after we open for business on the following.							

		business day.	
ATM Deposits:		At Non-Credit Union ATMs: In addition to the hold periods set forth in your Membership Booklet and herein, deposits made after 4:30 P.M. are considered as made on the next business day	
Daily Cash Withdrawal Limit:		\$505.00 per business day.	
Approved Check Printer/ Vendor:		Deluxe	
Electronic Funds Transfer Services: Limitations, Fees, and other Important Information			
Daily ATM Limits (\$/#)	*\$505.00/99 Per 24 Hours	On-Line Transaction Processing	Generally it will take 2-7 days to process a transaction
Daily POS Limits (\$/#)	*\$2,500.00/99 Per 24 Hours	Stopping Payment of an Online Bill Payment Transaction	You can revise the amount or the due date online, on the transaction date on or before approximately 6:00 p.m. (EST) . You may contact us pursuant to our Agreement at 800-360-6362 during normal business hours to cancel a payment up to 4:30 p.m. (EST) on the business day your payment is scheduled to be initiated.
Daily Check Card Limits (\$/#)	\$2,500.00 Per 24 Hours	Bill Payment Limits	\$10,000.00 Per 24 Hours
On-Line (Home Banking)	No Limit Per Day		
Off-Line (Home Banking)	\$300.00 Per Day	*Cumulative Limits: \$2,505.00 per 24-hour period.	
Fees applicable to Electronic Banking Transactions:			
Transaction's including inquiries using All Non-On The Grid Financial ATM's – Relationship checking: Four (4) free per month, per member. Student Checking & CUPower Checking: Unlimited free	\$1.00 each after any applicable free	Debit card PIN mailer fee (per occurrence)	\$5.00
Replacement Debit card fee (per occurrence)	\$10.00	RUSH Replacement Debit card fee (per occurrence)	\$40.00
Important Information Regarding Your Electronic Services // ACH –Wire Transfer Disclosures:			
Home Banking Inquiries: 1-800-360-6362 OR Attention: Home Banking Department, 5901A Peachtree Dunwoody Rd Ste. 275 Atlanta, GA 30328 Opt-Out Election – Credit Union's Privacy Policy: 1-800-360-6362 OR Attention: Financial Services, 5901A Peachtree Dunwoody Rd Ste. 275 Atlanta, GA 30328 Networks Available for EFT Transactions -- STAR, CreditUnion24, CUHERE, CO-OP, Allpoint			
Club Accounts:		Account Requirements:	Distribution Methods:
Holiday Club		Plan Period begins around 11/11 thru 11/10 each calendar year. Deposits allowed any time during plan year. All funds dispersed around 11/10 and account remains open.	Funds dispersed to Primary Share Acct.
Vacation Club		One withdrawal per calendar quarter allowed with no fee.	At members request.
Fees and Service Charges For All Accounts and Services:			
Credit Union Membership			
Membership Share – par value of one share		\$10.00	
Entrance Fee (non-refundable)		\$10.00	
Shared Branch Deposits		Free	
Shared Branch Transaction in excess of (4) Four Per month , per member		\$2.00 each	
CU Power Membership		Free	
Requires valid email. Requires e-statements. Requires monthly log in by mobile or online banking. Requires remote/electronic transactions. If any of these are not met for 2 consecutive calendar months, at the discretion of OTGF, CU Power can be removed for improper usage of account. Limits number of free in branch/shared branch transactions to (4) four per year /per member.			
Excess transactions		\$2.00 each	
Inactivity Fee		\$5.00/month	
any share account with no activity in one year and share balances less than \$200.00 and member over 25 years old			
Membership Share Dormant Account		\$5.00/month	
After one year and no valid address on file			
Incorrect Address/Returned Mail		\$5.00/1 st item	

Then monthly	\$5.00
Invalid Social Security or Tax ID Number	\$50.00/year
Share Savings and Club Account Fees	
<u>Prime/Other Share</u>	\$5.00/each
Excess of three (3) withdrawals during calendar month	
<u>Young Savers</u>	\$5.00/each
Excess of one (1) withdrawal during calendar month	
<u>Holiday Club Account</u>	\$5.00/each
Excess of one (1) withdrawal during club year	
<u>Vacation Club Account</u>	\$5.00/each
Excess of one (1) withdrawal per quarter	
Checking Accounts	
<u>Relationship Checking</u>	No monthly service fee
Requires direct deposit of net paycheck.	No minimum balance requirement.
Includes eight (8) free ATM withdrawals per month, per member	
<u>Relationship Checking</u>	\$9.00 per month
Without direct deposit	No minimum balance requirement.
Includes eight (8) free ATM withdrawals per month, per member	
<u>Student Checking Account</u>	No monthly service fee
Available to members 16 through 25 years of age	No minimum balance requirement.
One per Social Security number	
Requires Electronic Statements (estatemments).	
Requires monthly log in by mobile or online banking.	
Requires valid email.	
If any of these are not met for 2 consecutive calendar months.	\$10.00/month
Unlimited ATM withdrawals	
Not available with CU Power membership	
<u>CU Power Checking Account</u>	No monthly service fee
Available with CU Power Membership only.	No minimum balance requirement.
One per Social Security number.	
Requires transactions be made using a remote method.	
Limits # of free in branch/shared branch non-deposit transactions to (4) Four per year /per member	
Account will be converted to Relationship checking if you do not maintain the CU Power terms and conditions.	
<u>Bill Pay</u>	<i>Free</i>
Bill pay with no activity for 90 days will be considered inactive and subject to closure without prior notice	Available with all checking types listed above.
Debit Card	
ATM Withdrawals	\$1.00/each
Four (4) free transactions per month , per member	
<i>Except as noted above</i>	
Reinstate Debit Card Privilege	\$10.00 per occurrence
Money Market Accounts	
Money Market Account	\$10.00 per month
If minimum balance is not maintained (\$2,500.00)	
Money Market Withdrawals	\$5.00 each

In excess of six (6) debits during a calendar month

General Services

Account Reconciliation	\$20.00 per hour
Account Activity Printout	\$5.00 per page
Photo Copy or Copy of any of the following:	\$5.00 per item
Deposited item, paid check or paid official check statement copy	
Official Check	\$5.00 each
Verification of Funds Letter	\$5.00 each
Telephone Balance Inquiry - employee assisted	\$2.00 each
Telephone Transfer – employee assisted	\$2.00/transfer
FedEx Shipping	Cost plus \$5.00
Reset Password – online banking or audio response	\$2.00 per event
Outgoing Wire Transfer:	
Domestic	\$20.00
International – unavailable	n/a
IRA Transfer Out Fee	\$25.00
Direct transfer to another financial institution	
Process Garnishment or Levy	\$75.00
Collection Items – domestic	\$10.00
Collection Items – foreign	\$15.00
Non-Member Check Cashing	\$5.00
Coin Service Fee	3% of total coins redeemed/deposited

Consumer Loans

Force Placement of Insurance	\$25.00 per occurrence
Loan Extension/Modification/Skip-A-Payment	\$35.00 per review occurrence
Loan Payment Coupon Book	\$10.00 each
Loan Payment Due Date Change	\$25.00 per occurrence
Refinance an Existing Auto Loan	\$250.00
Title Transfer or UCC Filing	\$18.00

Other Fees (applicable to all accounts)

Deposit Returned or Other Returned Items	\$35.00/item
Invalid Remote or ATM Deposit	\$35.00/item
Overdraft/NSF/Courtesy Pay	\$35.00/item
This includes: checks, drafts, ACH items, ATM withdrawals, debit card purchases or pre-authorized debits	
Stop Payment	\$35.00/item
Check Orders	Fee based on style and quantity ordered
Mortgage Subordination Review Fee	\$250.00 (non-refundable)

†Fees stated apply unless a specific law requires a lesser amount, in which case the lesser amount shall apply.

Costs, Expenses and Attorneys' Fees ALL ACCOUNTS / SERVICES. All owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorneys' fees we may incur: (1) If it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; (2) If we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process; your failure to comply with any obligation in this Membership Agreement or otherwise; (3) If we incur any expense as a result of any dispute, adverse or inconsistent claims; (4) If we bring any action contemplated in this Agreement; (5) If we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) If we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transaction(s) to/from your accounts or involving any services with us, or any request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this Agreement or otherwise; or as provided in this subsection, including but not limited to costs of repossession, repair, appraisal, and all other costs or expenses, you agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action you agree that 20% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides otherwise. Further, you agree to pay the Credit Union an additional sum for any costs, legal expenses or attorneys' fees incurred in any appeal.

late, bankruptcy or post-judgment proceedings, except as limited or prohibited by applicable law. Any costs, expenses or fees hereunder will be paid from any of your account(s) with the Credit Union before payment to any owner or other party. If the amounts in your account(s) are not sufficient, then the owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.