

Truth-in-Savings Act Rate and Fee Schedule

TRU Federal Credit Union
617 East Durst Avenue
Greenwood, SC 29649
1632 South Main Street
Greenwood, SC 29646

THIS RATE AND FEE SCHEDULE IS EFFECTIVE 01/2025
 The rates appearing below are accurate as of the date indicated above.
 If you have any questions or require current rate information on your
 accounts, please call the Credit Union at (864) 229-6177

Par Value of Membership Share:
The Par Value of a Membership Share is \$25.00

This Rate and Fee Schedule is part of your Agreement with the Credit Union

Share Account	Share Savings Account	Money Market Investment Account	Christmas Club	Checking Account		
DIVIDEND RATE	.05%	.05%	.10%	\$0-\$2499.99	.00%	>\$2500 .00%
ANNUAL PERCENTAGE YIELD ("APY")	.05%	.05%	.10%	\$0-\$2499.99	.00%	>\$2500 .00%
Dividends Compounded	Quarterly	Monthly	Annually	Monthly		
Dividends Credited	Quarterly	Monthly	Annually	Monthly		
Dividend Period	Quarterly	Monthly	Annually	Monthly		
Minimum Opening Deposit	\$25.00	\$2500.00	N/A	\$1.00		
Minimum Balance to avoid service charge and to earn APY set forth in this Schedule	\$25.00	\$2500.00	None	No fee		
Amount or type of bonus	None	None	None	None		
Youth Account Minimum Balance to Open	\$5.00	N/A	\$5.00	\$25.00		
Youth Account Minimum Amount to earn interest	\$25.00	N/A	N/A	None		
Term Share Certificate and IRA Certificate Accounts	Fixed Rate Certificate Account (Term Less Than Twelve Months)		Fixed Rate Certificate Account (Term-Twelve Months or More)		Fixed Rate IRA Certificate Account	
Youth Account Under 26	N/A		\$500.00		N/A	
Adult Minimum Opening Deposit	\$1000.00		\$1000.00		\$1000.00	
Dividends Compounded	Quarterly		Quarterly		Quarterly	
Dividends Credited	Quarterly		Quarterly		Quarterly	
Dividend Period	Quarterly		Quarterly		Quarterly	
TERM	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
Six Month	.05%	.05%				
One Year	.10%	.10%	>\$20,000.00 .10%	.10%	.10% .10% >\$20,000.00	.10% .10% > \$20,000.00
Eighteen Months	.12%	.12%	>\$20,000.00 .15%	.15%		
Two Years	.18%	.18%	>\$20,000.00 .20%	.20%		
Three Years	.18%	.18%	>\$20,000.00 .20%	.20%		
Four Years	.18%	.18%	>\$20,000.00 .20%	.20%		

Credit To Accounts For Member Deposits

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 received 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.

Electronic Funds Transfer Services

The Credit Union's business day disclosure: Our business days are Monday, Tuesday and Wednesday, 8:30 a.m. to 5:00 p.m.; Thursday and Friday 8:30 a.m. to 5:30 p.m.; excluding federal holidays. Our South Main Street Branch location is closed daily from 1:30 p.m. to 2:30 p.m.

Fees and Services Charges on all Accounts

Returned Item Fee on Deposits (per item)	\$35.00
Statement or 1099 Form Copies Fee (per item)	\$2.00
Dormant Account Fee (per month)	\$5.00
IRA Annual Administrative Fee	\$25.00
Early Account Closure Fee (Share Account opened 90 days or less)	\$25.00
Excessive Share Withdrawal Fee - 4 per month free (per withdrawal)	\$5.00
Returned Mail Fee (per account) <i>Mail stops after 1st offense.</i>	\$10.00
Stop Payment Request Fee (per request)	\$25.00
Insufficient Funds Draft Fee (per item)	\$20.00
Reg D Limit Fee (limit of 10 transactions per month)	\$5.00
ATM Card/ Debit Card	
Recapture Card Fee	\$15.00
Card Replacement	\$10.00
Card Replacement after 5 th reorder	\$20.00
Visa Credit Card over the limit fee	\$30.00
Copy of Draft Fee (per draft)	\$2.00
Check Printing Fee (per 150 drafts)	Price varies
Research Services and Account Reconciliation Fee (per hour) (No charge within 30 days of statements)	\$25.00
Other Miscellaneous Fees:	
Non-Member Check Cashing Fee	\$5.00
Copy of Corporate Check (Per Check)	\$5.00
Money Orders	\$3.00
Corporate Checks (First one free per Month)	\$5.00
Early Christmas Club Termination Account Fee	\$5.00
Collection Item	33%
Chargebacks	\$10.00
Tax Levies or Legal Processing	\$30.00
Wire Transfers –International - Incoming or Outgoing	\$45.00
Wire Transfers – Domestic - Incoming	\$20.00
Wire Transfers – Domestic - Outgoing	\$25.00
Gift Card Fee (Per Card)	\$3.50