

For questions or inquiries, contact:

U-Haul Federal Credit Union

PO Box 21506
Phoenix, AZ 85036
Phone: 602-263-6655
Fax: 602-263-2296
www.uhaulfedcu.com

**TRUTH-IN-SAVINGS DISCLOSURES AND
RATES AND FEES SCHEDULE**

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: _____

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Share Savings	%	%	Fixed	Quarterly	Quarterly	\$	\$	\$
Christmas Club	%	%	Fixed	Quarterly	Quarterly	\$	\$	\$
Vacation Club	%	%	Fixed	Quarterly	Quarterly	\$	\$	\$
Checking	%	%	Fixed	Quarterly	Quarterly	\$	\$	\$

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Quarter" begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the 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.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. TRANSACTION LIMITATIONS. For Christmas Club Accounts: the entire balance will be transferred to your share account on the first business day in November and the account will remain open. **For Vacation Club Accounts:** two withdrawals per year, after that a fee is charged. See the Fee Schedule for fee amount. **For all accounts except share draft/checking accounts:** during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.

7. COURTESY PAY. Courtesy Pay may allow members who are in "good standing" to overdraw their personal checking account up to \$300.00. The account must be open at least 30 days. To be in "good standing", you must be (1) making regular deposits sufficient to cover transactions; (2) bringing the account to a positive balance at least once every 30 days or less; (3) there are no tax levies, garnishments, or other legal action against the account. If you overdraw your account, we may, at our discretion, pay overdrafts up to the \$300.00 limit. You will be assessed either a NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the \$300.00 limit. Courtesy Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. We will send you notice each time an overdraft occurs. If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____:

FEE SCHEDULE

Share Savings, Christmas Club, Vacation Club Account Fees

NSF Fee	\$30.00 per item
Stop Payment Fee	\$10.00 per item
Early Withdrawal Fee (Christmas Club)	\$15.00 (if other than November disbursal)
Excess Withdrawal Fee (Vacation Club)	\$15.00 per withdrawal (after 2 per calendar year)
Early Account Closure Fee	\$5.00 (if closed within 90 days of account opening)

Checking Account Fees

NSF Fee	\$30.00 per item
Courtesy Pay Fee*	\$30.00 per item
Stop Payment Fee	\$10.00 per item
Check Copy Fee	\$5.00 per item
Check Order Fee	variable depending on style

*Fee applies when overdraft is created by check, in-person, ATM Withdrawal, ACH, or other electronic format.

EFT Fees

Debit Card PIN Replacement Fee	\$5.00 per order
Debit Card Replacement Fee	\$10.00 per card
Foreign Currency Transaction Fee	1% of each transaction in U.S. Dollars

Share Value

Par Value of One Share	\$25.00
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Other Service Fees

Membership Fee	\$5.00 when membership is established
Wire Transfer Fee (Outgoing)	\$17.00 per transfer
Statement Copy Fee	\$1.00 per page
Paid Draft Copy Fee	\$5.00 per item
Account Reconciliation Fee	\$10.00 per hour
Account Research Fee	\$10.00 per hour
Official Check Fee	\$3.00 per check (first item is free)
Official Check Stop Payment Fee	\$12.00 per item
Inactive Account Fee	\$5.00 per month (after 12 months with no activity)
Escheat Account	\$50.00, or balance if less, per account (at 3 years of dormancy)
Deposited Item Return Fee	\$30.00 per item
Western Union Transfer Fee	\$17.00 per transfer
Western Union Alteration Fee	\$3.00 per member request
Federal Express Fee	\$25.00 per item
Notary Fee	Free
Outgoing Fax Fee	\$1.00 per page
Legal Process Fee	\$3.00 per item
Returned Mail/Bad Address Fee	\$5.00 for first item

