

FEE SCHEDULE

Account Related Fees	Fee	Occurrence
Christmas Club	\$15	early withdrawal other than November disbursement
Deposited Item Return	\$30	per item
Dormant Fee	\$50 or balance if less	at time of escheatment
Early Account Closure	\$5	if closed within 90 days of account opening
Inactive Fee	\$5	per month with no activity in 12 months
Membership Fee	\$5	when membership is established
NSF (ACH, ATM, Debit, EFT, Share Draft/Checking)	\$30	per item
Official Check Stop Payment	\$12	per item
Official Checks	\$5	per item
Overdraft Privilege (Courtesy Pay)	\$30	per item
Statement Copy	\$1	per page
Vacation Club	\$15	per withdrawal after 2 per calendar year
Electronic Service Fees	Fee	Occurrence
Western Union Alteration	\$3	per member request
Western Union Transfer	\$20	per transfer
Debit Card Replacement	\$10	per card
Outgoing Wire Transfer	\$20	per transfer
Outgoing ACH	\$7	per transfer

General Fees	Fee	Occurrence
Account Reconciliation	\$10	per hour
Account Research	\$10	per hour if result does not indicate a credit union error
Check Order	Varies	variable depending on style
Federal Express Charge	\$25	per item
Legal Process	\$3	per item
Notary Public	no charge	
Outgoing Fax	\$1	per page
Paid Draft Copy	\$5	per item
Return Mail/Bad Address	\$5	for first return
Stop Payment	\$10	per item or series
Paper Statement	\$1	per month

The rates and fees appearing with this schedule are accurate and effective for accounts as of the last dividend-declaration date indicated on this fee schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States government.

NCUA

National Credit Union Administration, a U.S. government agency



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TRUTH

-IN-

SAVINGS

DISCLOSURE

Share Account and Share Draft Accounts



U-Haul® Federal
Credit Union

P.O. Box 21506 • Phoenix, AZ 85036

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.

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.

- 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 quarterly as determined by the Credit Union Board of Directors. The dividend rates and annual percentage yields are the rates and yield as of the last dividend declaration date, which is set forth in the rate schedule.
- NATURE OF DIVIDENDS** – Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- DIVIDEND COMPOUNDING AND CREDITING** – The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated 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** – 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. If you close your account before accrued dividends are paid, you will not receive the accrued dividends.
- BALANCE INFORMATION** – In order to open any account, you must deposit or already have on deposit at least the par value of one full share in a share account. The par value amount is stated in the fee schedule. Some accounts may have additional minimum opening deposit requirements stated in the rate schedule. The minimum balance requirements applicable to each account are stated in the rate schedule. For share accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance is not met, you will not earn the annual percentage yield stated in the rate schedule. For accounts using the average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend 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.
- ACCOUNT LIMITATIONS** – For share accounts, no more than six preauthorized, automatic or telephone transfers may be made from an account to another account or to a third party in any month, and no more than three of these six 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 Christmas Club accounts, the entire balance will be paid to you by check or transferred to another account or yours on or after November 1st and the account will remain open. If you withdraw from your account, you may be charged a fee as disclosed in the fee schedule. However, no fee will be charged if the withdrawal occurs within seven days of the date the account is opened. For Vacation Club accounts, you may be charged as disclosed in the fee

Last Dividend Declaration Date: / /

schedule after two withdrawals in a calendar year. For checking accounts, no account limitations apply.

- FEES FOR OVERDRAWING ACCOUNTS** – Fees may be imposed on each check, draft, ATM card 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 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.

Rate Schedule

ACCOUNT TYPE	SHARE	CHRISTMAS CLUB	VACATION CLUB	CHECKING
DIVIDENDS				
Dividend Rate/Annual Percentage Yield (APY)	_____ %	_____ %	_____ %	_____ %
Dividends Compounded	Quarterly	Quarterly	Quarterly	—
Dividends Credited	Quarterly	Quarterly	Quarterly	—
Dividend Period	Quarterly (Calendar)	Quarterly (Calendar)	Quarterly (Calendar)	—
BALANCE REQUIREMENTS				
Minimum Opening Deposit	\$25	\$5	\$5	\$25
Minimum Balance to Avoid a Service Fee	—	—	—	—
Minimum Balance to Earn the Stated APY	\$100	—	—	—
Balance Method to Calculate Dividends	Average daily balance	Average daily balance	Average daily balance	Average daily balance
ACCOUNTS LIMITATIONS (See Paragraph 6.)	Account transfer limitations apply.	Account transfer and withdrawal limitations apply.	Account transfer and withdrawal limitations apply.	—