Fee Schedule

Share & Share Draft/Checking Account Fees

 Christmas Club Early Withdrawal fee: 	
(first seven days after opening, no fees	s)\$15.00
Overdraft Transfer:	\$3.00 per acct.
NSF fee:	\$35.00 per item
Returned Deposit Item:	\$35.00 per item
Stop Payment fee:	\$35.00 per item
Share Draft Printing fee:	. Prices vary upon style
Copy of Share Draft fee:	\$4.00 per copy
· Debit Card Insufficient Funds fee:	\$35.00 per item
 On us Official Check Replacement: 	\$20.00 per check

Electronic Funds Transfer Fees

 Lost or Stolen ATM/Debit Card: 	
(replacement fee)	\$10.00 per card
 ATM Transaction fee: 	
(*free with direct deposit)	\$.50 each
Debit Card Overdraft:	\$35.00 per item
Wire Transfer fee:	\$12.00 per item
ACH Stop Payment/Return (NSF):	\$35.00 per item

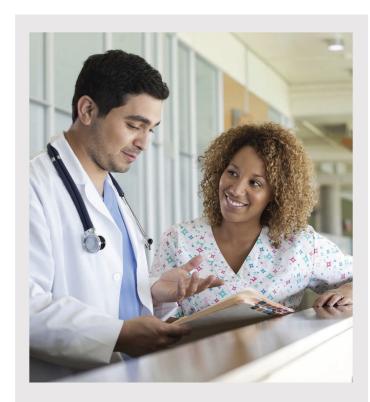
Other Service Fees (applicable to all accounts)

Personalized Information/Transfer fee:	\$2.00 per item
Account Research fee:	\$15.00 per hour
Statement Copy fee:	
Deposited Item Return fee:	\$35.00 per item
Inactivity/Dormancy fee:	
Preliminary Statement fee:	\$3.00 per statement
Official Checks fee:	\$2.00 per item
Verification of Deposit fee:	\$12.00 per item
Tax Lien or Garnishment:	\$20.00 per item
Child Support:	\$10.00 per item
Loan Application Fee	
Account Closure (before one year):	\$10.00
 Check Cashing (w/bal.<\$100 or no loans) 	:\$10.00
Return Statement fee:	\$1.00
Rolled coin fee:	\$.05 per roll
Negative Balance Accounts:\$5.	00 per acct. monthly
Bill Payer with Debit Card & Mortgage Loa	an: Free
Bill Payer with Debit Card & Loan per more	nthly:\$2.95
Bill Payer with Debit Card per monthly:	\$3.95
Bill Payer non usage fee monthly:	\$4.95

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

Credit Union Membership

Membership Share:\$5.00 par value





6051 Market Avenue, Suite C Franklin, OH 45005 (513) 974-5179 www.atrium4u.org



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

ACCOUNTS INSURED UP TO \$500,000



RATE & FEE SCHEDULE

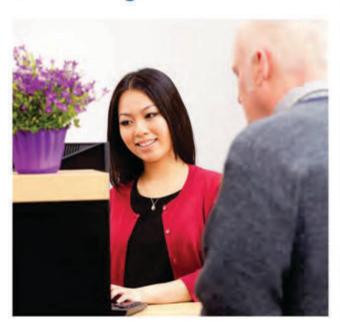


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Truth-In-Savings Account Disclosures

Except as specifically described, the following disclosure apply to all of the accounts. All accounts described in this Rate & Fee Schedule 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 Main Share, Sub, & IRA Accumulative accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Rate & Fee Schedule

The rates, fees, and terms applicable to your account at the Credit Union are provided in the Rate & Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective Date:

ACCOUNTS	Main Share	Sub Share	IRA Accumulation	Christmas Club	Share Draft
		DIVIDEND	S		
Dividend Rate/Annual Percentage Yield	-	-		-	No dividends
Dividends Compunded	Quarterly	Quarterly	Quarterly	Quarterly	2-2
Dividends Credited	Quarterly	Quarterly	Quarterly	Quarterly	-
Dividend Period	Calendar quarter	Calendar quarter	Calendar quarter	Calendar quarter	
		BALANCE REQUI	REMENTS		
Minimum Opening Deposit	\$5.00	-			13-1
Minimum Balance to Avoid a Service Fee	-	-	-	-	-
Minimum Balance to Ear the Stated APY	\$100.00	\$100.00	\$100.00	\$100.00	-
Balance Method	Daily balance	Daily balance	Daily balance	Daily balance	-
		ACCOUNT LIMIT	TATIONS		
Account Limitations (see section 6 below)	(=)	= -	=	Account withdrawal limitations apply	5 — 8

- 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 Main Share, Sub, and IRA Accumulation accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
- Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Main Share, Sub, Christmas and IRA Accumulation accounts, there is

- a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Main Share, Sub, Christmas and IRA Accumulation 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 a Christmas Club account, the entire balance will be transferred to your Main Share account after September 30 and the account will remain open. If you withdraw any of the account balance at any time, you may be charged a withdrawal fee of \$15.00 and your account may be closed. You may make transfers or withdrawals in the first seven (7) days after the account is opened without restriction. For Main Share, Sub, IRA Accumulation, and Share Draft accounts, no account limitations apply.