



P.O. Box 1460
100 Wheeler Street
Akron, Ohio 44309-1460
(330) 376-3626

P.O. Box 226
1070 East State Street, Suite C
Salem, OH 44460-0226
(330) 332-8543

RATE ADDENDUM AND SCHEDULE OF FEES AND CHARGES

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please call (330) 376-3626 to obtain current rate information.

Effective Date: _____ New Account Request for Information

RATE AND BALANCE INFORMATION

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
<input type="checkbox"/> Share Savings	_____%	_____%	Quarterly	Quarterly (calendar)	\$5.00	\$101.00	N/A
<input type="checkbox"/> Club	_____%	_____%	Quarterly	Quarterly (calendar)	N/A	\$101.00	N/A
<input type="checkbox"/> Escrow Savings	_____%	_____%	Quarterly	Quarterly (calendar)	N/A	\$101.00	N/A
<input type="checkbox"/> Secure-24 Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<input type="checkbox"/> E-ssential Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<input type="checkbox"/> Statement Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<input type="checkbox"/> Gold Crown Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<input type="checkbox"/> Fresh Start Checking	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<input type="checkbox"/> Silver Money Market	_____%	_____%	Monthly	Monthly (calendar)	\$2,000.00	\$2,000.00	N/A
<input type="checkbox"/> Certificate \$2,500.00			Monthly	Account Term	\$2,500.00	\$2,500.00	N/A(1)
<input type="checkbox"/> 3 Month	_____%	_____%					
<input type="checkbox"/> 6 Month	_____%	_____%					
<input type="checkbox"/> 9 Month	_____%	_____%					

Additional Deposits: Not Allowed
Withdrawals: Allowed – Dividends Only
Renewable: Not Automatic

<input type="checkbox"/> Certificate \$500.00			Monthly	Account Term	\$500.00	\$500.00	N/A(1)
<input type="checkbox"/> 12 Month	_____%	_____%					
<input type="checkbox"/> 18 Month	_____%	_____%					
<input type="checkbox"/> 24 Month	_____%	_____%					
<input type="checkbox"/> 36 Month	_____%	_____%					
<input type="checkbox"/> 42 Month	_____%	_____%					
<input type="checkbox"/> 48 Month	_____%	_____%					
<input type="checkbox"/> 54 Month	_____%	_____%					
<input type="checkbox"/> 60 Month	_____%	_____%					

Additional Deposits: Not Allowed
Withdrawals: Allowed – Dividends Only
Renewable: Not Automatic

(1) See your Master Membership Account Agreement for Early Withdrawal Penalties and limitations.

**The rates and fees appearing in this schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure.
If you have any questions or require current rate and fee information on your accounts, please visit our website or call the Credit Union.**

SCHEDULE OF FEES AND CHARGES

Checking Account Fees

Gold Crown Checking Service Charge:	\$5.75/month
Fresh Start Checking Service Charge	\$10.00/month
Overdraft Service Fee:	\$25.00/item
Secure-24 Checking Fee:	\$4.25/month
	(Loyalty Rewards Members: Silver \$3.25/month; Gold \$2.25/month; Platinum \$1.00/month)
Statement Checking Fee:	\$2.00/month
Returned Item Fee:	\$25.00/item
Check Printing Fee:	Price varies depending on style
Stop Payment Fee:	\$25.00/item
Gold Crown Checking Account Printing Fee:	2 boxes of designated style per year free. Prices vary for additional checks.
Certified Check Fee:	\$1.50/item
Overdraft From Savings Fee:	\$1.00/transaction
Check Copy Fee:	\$2.70/item
Special Handling Fee:	\$5.50/item
Counter Check Fee:	First 8 free, then \$0.15/check

Silver Money Market

Excessive Withdrawal Fee:	\$9.00/withdrawal if more than three (3)/ month
Less Than Minimum Withdrawal Fee:	\$9.00/withdrawal if check amount is less than \$250.00
Inactive Account Fee:	\$5.00 if balance is zero for 30 day period

IRA Accumulator Account Fees

IRA One Time Set-Up Fee:	\$5.00
IRA Termination Fee:	\$15.00/item

Other Service Fees

Account Reconciliation Fee:	\$5.00/half hour
Account Research Fee:	\$5.00/half hour
Statement Copy Fee:	\$1.00/Over-the-Counter \$2.00/Mail and CALL-24 Request
Deposited Item Return Fee (member issue):	\$30.00/item
Deposited Item Return Fee (2nd party issue):	\$10.00/item
Items Sent for Collection Fee:	\$18.00/item
Wire Transfer (Incoming) Fee:	\$5.00/transfer
Wire Transfer (Outgoing) Fee:	\$20.00/transfer

Cashier Check Withdrawal:

Payable to Member on Account	4 Free/month, then \$3.00 per check
Payable to Someone Other Than Member on Account	\$5.00/Check
Corporate Check Copy Fee:	\$2.70/copy
Certificate Dividend Checks	\$1.00/check if dividend is mailed
Account Closed Through Mail Fee:	\$.75
Telephone Withdrawal Fee:	\$2.00/check
Telephone Transfer Fee:	\$2.00/transfer
Account closure Fee:	\$5.00 if closed within 90 days of opening
ACH Return Item Fee:	\$25.00/item
ACH Stop Payment Fee:	\$25.00/item
Returned Mail Fee:	\$5.00/item
Inactive Membership	\$2.00/Month after the account has been inactive for 12 months, unless the balance is a minimum of \$1,000 or the member is less than 18 years of age
Non-US Funds Handling Fee:	\$24.00/item

Copy of In Office Receipt (Legitimate Transaction not in dispute)	\$7.50 each
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Fax:

Local Call	\$1.00/Limit 3 Pages
Long Distance Call	\$2.00/Limit 3 Pages
Xerox Copies	First 2 free, then \$0.25 each

Electronic Funds Transfer Fees

Thirty (30) ATM Transactions per month at Summit FCU's three ATMs	No Charge
If a Transaction is done at an ATM That Does NOT Assess a Surcharge	No Fee

ATM

Withdrawal/Transfer Fee:	\$.60/item
Inquiry Fee:	\$.60/item
Deposit Fee:	\$.60/item
Transaction Research Fee:	\$10.00/item
Card Replacement Fee:	\$8.00/item
International ATM/Mastercard Debit Card Transactions	1% of the transaction amount

Credit Union Membership

Membership Share:	\$5.00 par value
Membership Fee:	\$5.00 per primary member, 18 years of age or older

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