

**FAMILY SECURITY CREDIT UNION
TRUTH-IN-SAVINGS
ACCOUNT DISCLOSURE**

Phone (256) 340-2000 or 1-800-239-5515

Dividend Information: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Except for Share Certificates, the Dividend Period for our accounts is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such period is January 31. The dividend declaration date follows the ending date of the dividend period, and for the example above would be February 1. The Dividend Period for our Share Certificates is equal to the maturity of the certificate. For example, the beginning date of the first dividend period is the date of issuance, and the ending date of such period is the maturity date. The dividend declaration date for Share Certificates is the ending date of the dividend period, and for the example above would be the maturity date. All other dividend periods follow this same pattern of dates. The Dividend Rate and APY may change every month as determined by the Credit Union's Board of Directors or assignee. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day. Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. If you close an account, you will forfeit all dividends not yet credited. Dividends will be compounded and credited monthly. The minimum balance to earn dividends shown below on each account is the minimum daily balance required to earn dividends on any given day. No dividends are paid on regular checking accounts.

Minimum Balance Information: In order to maintain this account, you must keep the \$25 par value of a regular share in this Credit Union. You must also maintain a minimum balance of \$25 in your share account, \$25 in your Club account, \$2,000 in your Daily Action account, \$25 in your IRA/HSA/ESA share account, \$1,000 in your Share Certificate, \$1,000 in your regular or IRA/ESA Certificate account, and \$50,000 in your regular Jumbo or IRA Jumbo Share Certificate, \$100,000 in your Super Jumbo or IRA Super Jumbo Share Certificate. If during any day, your account balance falls below the required minimum balance, your account may be subject to the fee shown on the Fee Schedule and early withdrawal penalties.

Automatic Renewals of Certificates: Each Certificate shall be automatically renewed for successive periods, each equal to the original term of the Certificate, until it is presented for payment on any Maturity Date, or until we give written notice of our election to call the Certificate for payment on any Maturity Date by mailing notice of such intention to you at least fifteen days prior to such Maturity Date. There is a 7-day grace period following the maturity of the Certificate. If you request us to pay a Certificate before any Maturity Date, and we consent to such early withdrawal for any reason, other than death or mental incompetence, you shall forfeit the early payment penalty shown on the Early Withdrawal Disclosure or all dividends earned since the issuance date or the date of any successive renewal period. In the event we either receive or give notice of an intention not to renew the Certificate and the Certificate is not presented for payment on any Maturity Date, we may, at our option, either transfer all funds represented by the Certificate to any regular share account or other account of yours, or pay all funds represented by the Certificate directly to you.



**Family Security
CREDIT UNION**

Decatur – Main Office
2204 Family Security Place SW
Decatur, AL 35603
Phone (256) 340-2000
(800) 239-5515

Decatur – 6th Avenue 1305 6th Ave SE, Decatur (256) 301-9306	Jackson 4000 N College Ave, Jackson (251) 246-1925
Albertville 5976 US Highway 431, Albertville (256) 878-4007	Madison 8230 Madison Blvd, Madison (256) 772-0741
Athens 214 Highway 31 South, Athens (256) 771-1200	Mobile - Airport Blvd. 7690 Airport Boulevard, Mobile (251) 639-9611
Boaz 310 US Highway 431, Boaz (256) 593-2558	Mobile - Tillman's Corner 5416 Hwy 90 West, Mobile (251) 602-1529
Cullman 811 2nd Avenue NW, Cullman (256) 734-4333	Moulton 11400 Alabama Highway 157, Moulton (256) 974-8100
Daphne 28651 US Highway 98, Daphne (251) 621-0365	Muscle Shoals 2015 Avalon Ave, Muscle Shoals (256) 381-8094
Gardendale 951 Odum Road, Gardendale (205) 631-1031	Priceville 50 Marco Dr, Priceville (256) 552-4381
Guntersville 2002 Gunter Ave, Guntersville (256) 571-0402	Saraland 9 Saraland Blvd N, Saraland (251) 675-2902
Hartselle 1305 Highway 31 SW, Hartselle (256) 773-8911	Stevenson 41119 U.S. Highway 72, Stevenson (256) 437-2181
Hazel Green 14699 Hwy 231-431 N, Hazel Green (256) 828-3189	Thomasville 32605 Highway 43, Thomasville (334) 637-0080
Huntsville/Madison 8668 Highway 72 W, Madison (256) 837-2038	

Please call our main office or visit our website for information about
our ATMs located across Alabama.
www.myfscu.com



Share Certificate Term

- 6 Months 12 Months 24 Months
 36 Months 48 Months 60 Months
Minimum Balance to Earn Dividends \$1,000.00
Dividend Rate _____ %
Annual Percentage Yield _____ %

Jumbo Share Certificate Term

- 6 Months 12 Months 24 Months
 36 Months 48 Months 60 Months
Minimum Balance to Earn Dividends \$50,000.00
Dividend Rate _____ %
Annual Percentage Yield _____ %

Super Jumbo Share Certificate Term

- 6 Months 12 Months 24 Months
 36 Months 48 Months 60 Months
Minimum Balance to Earn Dividends \$100,000.00
Dividend Rate _____ %
Annual Percentage Yield _____ %

IRA/ESA Certificate Term

- 12 Months 24 Months 36 Months
 48 Months 60 Months
Minimum Balance to Earn Dividends \$1,000.00
Dividend Rate _____ %
Annual Percentage Yield _____ %

Jumbo IRA Certificate Term

- 12 Months 24 Months 36 Months
 48 Months 60 Months
Minimum Balance to Earn Dividends \$50,000.00
Dividend Rate _____ %
Annual Percentage Yield _____ %

Super Jumbo IRA Certificate Term

- 12 Months 24 Months 36 Months
 48 Months 60 Months
Minimum Balance to Earn Dividends \$100,000.00
Dividend Rate _____ %
Annual Percentage Yield _____ %

For the Share Certificates, Jumbo/Super Jumbo Share Certificates, IRA/ ESA Certificates, or Jumbo/Super Jumbo IRA Certificates being purchased, the dividend rate and the Annual Percentage Yield assume that dividends are to be: [check one]

- added to the principal and remain in the account until the maturity of the certificate. A withdrawal will reduce earnings.
 paid to regular share account number _____
 mailed to the owner(s).

The certificate being purchased will mature on

_____.

Effective Date
8/1/21

A one-time privilege to increase the rate for a certificate to the current offering rate for the same original term is currently permitted. Any such increase will not be retroactive and will only be in effect for the remaining term of the certificate.

Safe Deposit Boxes: Safe Deposit boxes are available at the Athens, Boaz, Cullman, Daphne, Decatur-6th Avenue, Decatur-Main, Gardendale, Guntersville, Hartselle, Hazel Green, Jackson, Madison/Hwy. 72, Madison/Madison Blvd., Mobile/Airport Blvd., Moulton, Muscle Shoals, Priceville, Saraland, Stevenson, Tillman's Corner and the Thomasville branch offices. The costs of the Safe Deposit Boxes vary depending on the size chosen. For additional information on the costs and the availability of Safe Deposit Boxes, please contact one of our account representatives.

Early Withdrawals: If you withdraw any of the funds from the Regular, Jumbo, Super Jumbo or IRA/ESA Certificate(s) before the maturity date, you will pay an early withdrawal penalty equal to 1-month dividends on the amount withdrawn if the Certificate is for 12 months or less and 3 months dividends on the amount withdrawn if the Certificate is for more than 12 months.

Transaction Limitations: Except for your checking account, 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 pre-authorized or automatic transfer or telephonic agreement, order or instruction, or by check, draft, or debit card, during any statement period. If you attempt to exceed the transfer limitations set forth above in any statement period, such items may be returned unpaid and your account may be closed by us. All earnings credited to a Certificate Account may be withdrawn once each month. You may not withdraw any principal from the Certificate account without closing the account. If you make a withdrawal, you will pay the early withdrawal penalty shown above, and the Certificate account will close. Any balance remaining in the Certificate account will be transferred to your Share Account. We will not accept contributions for a year that would be in excess of the maximum amount a person may contribute to an IRA under federal income tax law.

FAMILY SECURITY CREDIT UNION FEE SCHEDULE

Below is the Fee Schedule which sets forth certain conditions, rates, fees and charges applicable to your accounts. This schedule is incorporated into your Account Disclosure and your Master Account Agreement with the Credit Union.

Account Closing Fee	
(Within 90 days of opening).....	\$15.00
Account History Mini Statement (up to 45 days) ..	\$2.00
Account Research	\$15.00 per hour
CARFAX	\$15 each
Cashier's Checks	
(Excludes members age 50 & older).....	\$3.00
Checking Accounts-	
Checking	No Charge
Give Me A Break	\$10.00 per month
Non-Profit	No Charge
Business	\$10.00 per month
Check Cashing Fee	
(Without compensating balance).....	1% of check amount
Check Copies through myfscu.com	No charge

Check Copies through FSCU Employee.....	\$3.00 each
Collection Items (Replacing NSF Checks)	\$5.00
Deposited Item Returned.....	\$5.00
Dormant Account Fee.....	\$10.00 per month
— Mail undeliverable & 1 year without financial activity	
Express Mail Delivery Fee.....	\$25.00
Inactive Member	\$10.00 per month
— after 1 year without financial activity & less than \$100 on deposit & no other active services (excludes members younger than age 19.)	
Late Fee on Delinquent Loans	Greater of \$10.00 or 5% of the amount of the scheduled payment up to \$100.00
Late Fee on VISA Credit Card Accounts	\$25.00
Levy Fee (Court, Garnishment, IRS, Government or Tax)	\$25.00
Loan Application Fee	\$10.00
(Excludes fully share secured loans, Indirect Loans, Online Internet Loan Applications, and VISA applications)	
Money Orders	\$2.00 each
Money Servicing Business Account Fee	\$90.00 per month
Negative Balance Collection Fee.....	\$15.00
NSF/Overdraft (ACH, Checks, Bill Pay, etc.).....	\$27.00 per item *
Overdraft Advantage Transfer Fee.....	\$2.00 per transfer
Overdraft Standard/Extended Privilege Fee	\$27.00 per item**
Return Statement Fee	\$5.00
Safe Deposit Boxes (Annual Rental).....	Prices vary according to size
Safe Deposit Box Late Fee	\$5.00 per month
Safe Deposit Box Drill Fee (All Keys Lost).....	\$150.00
Safe Deposit Box Key Replacement (Single Key Lost)	\$25.00
Statement Copies.....	\$4.00 per statement
Stop Payments.....	\$27.00 per item
Telephone Transfers	
(Excludes members age 50 & older).....	\$1.00
Transfer Fee	\$5.00
VISA Foreign Transaction Fee:	
— Transactions processed in foreign countries or foreign currencies, including internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country, will be charged a 1% foreign transaction fee. See the applicable debit or credit card agreement for more information.	
Wire Transfer Fee-Domestic (outgoing)	\$15.00
Wire Transfer Fee-International (outgoing)	\$35.00
*NSF/Overdraft (ACH, Checks, Bill Pay, etc.) Fee: A fee will be assessed on the initial presentation and any subsequent representation of a transaction.	
** Overdraft Standard/Extended Privilege Fee created by checks, in-person withdrawals, ATM withdrawals, Debit Card (recurring debit card payments and everyday debit card purchases), online Bill Pay transactions, ACH (auto debits), and Internet/Telephone/Mobile banking transactions. A fee will be assessed on the initial presentation and any subsequent representation of a transaction. See Overdraft Coverage Disclosure for differences between Standard and Extended Coverage.	
The costs of the personalized checks vary depending on the quantity and style chosen. For additional information on the costs and availability of check forms, please contact one of our account representatives.	

As of _____, the dividend rate and the Annual Percentage Yield for our other accounts is shown below:

Primary Shares

Minimum Balance to	
Earn Dividends	\$25
Dividend Rate	_____ %
Annual Percentage Yield.....	_____ %

Club Accounts

Minimum Balance to	
Earn Dividends	\$25
Dividend Rate	_____ %
Annual Percentage Yield.....	_____ %

Daily Action Account

Minimum Balance to	
Earn Dividends...\$2,000.00 - \$4,999.99 ...\$5,000.00 & \$49,999.99	
Dividend Rate	_____ %
Annual Percentage Yield	_____ %
.....\$50,000 - \$99,999.99	\$100,000.00 & above
Dividend Rate	_____ %
Annual Percentage Yield.....	_____ %

IRA/HSA/ESA Share Account****

Minimum Balance to	
Earn Dividends	\$25
Dividend Rate	_____ %
Annual Percentage Yield.....	_____ %

The annual percentage yield and dividend rate assume that dividends are to be added to the principal and remain in the account for the year. A withdrawal will reduce earnings.

Daily Action account will be subject to tier dividend pricing.

**** IRA/HSA/ESA Share Accounts will not be subject to tier pricing but will earn at the maximum rate of Daily Action.