

CONSUMER ACCOUNT SUMMARY

Effective 10/25/2018

Membership Share - \$5.00 Par Value



| | INTEREST BEARING | MINIMUM BALANCE | MONTHLY LOW BALANCE FEE ¹ |
|---|-------------------------|---|--------------------------------------|
| SAVINGS ACCOUNT² | Balances of \$100.00 | \$100 combined average daily deposit balances | \$5.00 |
| PERSONAL CHECKING² | No | \$0.00 | \$0.00 |
| KICKBACK CHECKING² | Yes | \$0.00 | \$0.00 |
| KICKBACK SAVINGS² | Yes | \$0.00 | \$0.00 |
| ADVANTAGE MONEY MARKET | Balances of \$2,000.00 | \$0.00 | \$0.00 |
| PREMIER MONEY MARKET | Balances of \$25,000.00 | \$0.00 | \$0.00 |
| NAME YOUR SAVINGS | Balances of \$100.00 | \$0.00 | \$0.00 |
| PICK YOUR PAYOUT ACCOUNT | Balances of \$100.00 | \$0.00 | \$0.00 |
| IRA MONEY MARKET | Balances of \$100.00 | \$0.00 | \$0.00 |
| HEALTH SAVINGS ACCOUNT (HSA)³ | Balances of \$100.00 | \$0.00 | \$0.00 |

¹ If balance falls below minimum balance, waived for members 25 years old and under, for active loan products and for open IRA/HSAs.

² Debit cards inactive for 18 months or more will be closed to protect you and the credit union from fraud, loss or misuse.

³ \$25.00 set-up fee and \$12.00 annual fee.

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| ACCOUNT SERVICES | FEE |
|--------------------------------------|---------|
| Non-Sufficient Funds / Courtesy Pay | \$32.00 |
| Overdraft Transfer | \$10.00 |
| Return Mail | \$10.00 |
| Collection Item | \$32.00 |
| Negative Balance Fee ¹ | \$5.00 |
| Monthly Dormant Account ² | \$5.00 |
| Pick Your Payout Early Withdrawal | \$10.00 |
| Account Closed within 90 Days | \$25.00 |
| Monthly Paper Statement | \$2.00 |
| Deposit Item Returned Unpaid | \$10.00 |
| Regulation D Fee ³ | \$10.00 |

| OTHER SERVICES | FEE |
|--|----------|
| Duplicate Statement / History | \$2.00 |
| Duplicate Tax Statement | \$5.00 |
| Stop Payment – In Office / Phone | \$32.00 |
| Stop Payment – Online | \$15.00 |
| Fraudulent Deposit Item ⁴ | \$10.00 |
| Hourly Research or Reconciliation | \$25.00 |
| Legal Process / Judgment | \$50.00 |
| Check Copy | \$5.00 |
| Official Check | \$2.00 |
| Non-Member On-Us Check Cashing | \$5.00 |
| Returned Credit Card Payment | \$25.00 |
| Sage Payment ⁵ | \$25.00 |
| ACH Stop Payment | \$32.00 |
| Bill Pay | Free |
| Bill Pay Photo Copy | \$10.00 |
| Foreign ATM Withdrawal (4 free every month) ⁶ | \$1.00 |
| Incoming Wire Transfer – Domestic and Foreign | Free |
| Outgoing Wire Transfer – Domestic | \$25.00 |
| eSign | \$5.00 |
| MasterCard®/VISA® Foreign Transaction Fee ⁷ | Up to 1% |
| Rush Bill Payments | Varies |
| Check Orders | Varies |

1 Daily after ten consecutive days of negative balance.

2 Fee charged monthly after 12 months of inactivity with an aggregate balance less than \$1000. Fee waived for members below 26 years old and for any member with a loan at Verve.

3 No more than six (6) transfers/withdrawals from your savings or money market account to another account of yours or to a third party in any month. Your account may be subject to this per occurrence monthly fee or be closed. This includes preauthorized, automatic, Internet transfer (mobile/online), telephone, or by check, draft, debit card or similar order.

4 Item returned as fraudulent, account is debited for total amount.

5 Convenience fee for loan payment made through Sage Processing.

6 Foreign ATMs are ATMs not owned by Verve or an affiliated organization.

7 Verve does not charge any foreign fees, but MasterCard/VISA does charge up to a 1% fee for each foreign transaction completed.