

## TRUTH-IN-SAVINGS DISCLOSURE

**Effective Date:**

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure.  
The Credit Union may offer other rates for these accounts from time to time.

ACCOUNT TYPE		DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
		Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
<b>Share Savings Account</b>	\$100.00 to \$4,999.99 \$5,000.00 or greater	/	Daily	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Joint Savings Account</b>		—	—	—	—	\$5.00	\$5.00	—	—	Account transfer and withdrawal limitations apply.
<b>SEP Account</b>		/	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Insured Money Market Account</b>	\$2,500.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$249,999.99 \$250,000.00 to \$499,999.99 \$500,000.00 or greater  Premium \$1,000,000 or greater	/	Daily	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Holiday Club Account</b>		/	Daily	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Vacation Club Account</b>	\$100.00 - \$4,999.99	/								
<b>Tax Time Club Account</b>	\$5,000.00 and greater	/								
<b>First Home Club</b>		/								
<b>1<sup>st</sup> Time Home Buyers Club</b>	\$100.00 to \$4,999.99 \$5,000.00 and greater	/	Daily	Monthly	Monthly (Calendar)	\$100.00	—	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Youth Savings Account</b>	\$100.00 to \$1,000.00 \$1,000.01 and greater	/	Daily	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$100.00	Daily Balance	Account transfer limitations apply.
<b>IRA Share Accounts</b>		/	Daily	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Advantage Checking</b>		/	Daily	Monthly	Monthly (Calendar)	—	—	\$10,000.00	Daily Balance	—
<b>Girl Scout Checking</b>	\$10,000.00 and greater	/								
<b>Sharks Checking</b>		/								
<b>Max Money Account</b>	\$0.00 to \$9,999.99 \$10,000.00 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 and greater	/	Daily	Monthly	Monthly (Calendar)	—	\$3,000.00	—	Daily Balance	—
<b>Basic Business Checking Account</b>		—	—	—	—	—	—	—	—	—
<b>Deluxe Business Checking Account</b>	\$0.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 and greater	/	Daily	Monthly	Monthly (Calendar)	—	\$5,000.00	—	Daily Balance	—

## 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.**

**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 all 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.

All accounts are Tiered Rate accounts, except Joint Savings, SEP, IRA Share, and Basic Business Checking accounts. The balance ranges and corresponding Dividend Rates and Annual Percentage Yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. 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 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.

**4. Accrual of Dividends.** For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is \$5.00. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings, Joint Savings, Insured Money Market, Youth Savings, Max Money and Deluxe Business Checking accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, there may be a service fee as stated in the Schedule of Fees and Charges. For Share Savings, Insured Money Market, Holiday Club, Vacation Club, Tax Time Club, First Home Club, 1<sup>st</sup> Time Home Buyers Club, Youth Savings, Advantage Checking, , Girl Scout Checking, and Sharks Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the Annual Percentage Yield stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Account Limitations.** For Share Savings, Joint Savings, SEP, Insured Money Market, Holiday Club, Vacation Club, Tax Time Club, First Home Club, 1<sup>st</sup> Time Home Buyers Club, Youth Savings and IRA Share accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or

similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club accounts, the entire balance will be paid to you by check or transferred to another account of yours on or after September 30th and the account will remain open. If you withdraw from your Holiday Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, one (1) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For 1<sup>st</sup> Time Home Buyers Club, if you withdraw from your account, you will be charged a fee as disclosed in the Schedule of Fees and Charges and will be disqualified from the program. For First Home Club accounts, no withdrawals are permitted. Members who withdraw from this account will be disqualified from the program. For IRA Share accounts, when account balance reaches \$500.00, it can be transferred to an IRA Certificate Account without a penalty. Rollovers and direct transfers are permitted. For Insured Money Markets, you may make no more than three (3) withdrawal(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. An Insured Money Market withdrawal is subject to a fee as disclosed in the Schedule of Fees and Charges. For Youth Savings accounts, the entire balance will be transferred to a Share Savings account on the date in which you reach your 18<sup>th</sup> birthday and the account will be closed. Fees may reduce earnings. For all other accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available 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 Membership and Account Agreement and Funds Availability Policy Disclosure 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 Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. Rates.** The rates appearing with 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 information on your accounts, please call the Credit Union.

**9. Fees.** See Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

**FEE SCHEDULE**

Credit Union Membership		Other Service Fees (applicable to all accounts)		
Membership Share	\$5.00	Par value. Must be maintained at all times.		
<b>Share Account Fees</b>				
First Time Homebuyers Account Withdrawals	\$10.00	Each withdrawal.		
Holiday Club Early Withdrawal	\$10.00	Per withdrawal.	Additional Replacement ATM Card	\$5.00 Per card
			Additional Replacement MasterCard Debit Card	\$10.00 Per card
Insured Money Market Balance Below Minimum	\$15.00	Per month if minimum balance is not maintained. No dividends earned while below minimum.	Rush Order Debit / ATM Card	\$30.00 Per card
Insured Money Market Excess	\$15.00	Per withdrawal if more than three (3) withdrawals per month.	Returned Deposited Item	\$20.00 Per item
			Fax copy	\$10.00 Per item
Insured Money Market Withdrawals/Checks Account	\$15.00	Per withdrawal if less than \$500.00	Gift Card	\$4.00 Per card
			Levies/Restraining Orders/Garnishments	\$75.00 Each occurrence
Insured Money Market Non-Sufficient Funds	\$32.00	Per each presentment		
Share Savings / Youth Savings / Joint Share Savings	\$1.00	First full month if minimum balance is not maintained.		
Vacation Club Excess Withdrawal	\$10.00	Per withdrawal if more than one (1) withdrawal per month.	Notary (non-members)	\$2.00 Per item
			Statement Copy	\$5.00 Per copy
Tax Time Club Excess Withdrawal	\$10.00	Per withdrawal if more than one (1) withdrawal per quarter.	Telephone Transfer	\$5.00 Per transfer, minimum of \$50.00 transferred (other than MTS)
<b>Checking Account Fees</b>				
Courtesy Pay	\$32.00	Per each presentment	Teller Check Photocopy	\$5.00 Per check
Deluxe Business Checking	\$20.00	Per month if minimum balance is not maintained	Teller Check Stop Payment	\$32.00 Per check
			Wire Transfer (outgoing) Domestic	\$30.00 Per transfer
Business Imaged Checks (Non-truncated)	\$50.00	Per month	Wire Transfer (outgoing) 45.00 Foreign	\$45.00 Per transfer
			Wire Transfer (incoming)	\$5.00 Per transfer
			<b>Electronic Funds Transfer Fees</b>	
Max Money Account	\$20.00	Per month if minimum balance is not maintained	ATM Foreign Cardholder surcharge	Up to \$3.00 per transaction
Non-Sufficient Funds	\$32.00	Per each presentment	ATM Overdraft Withdrawals from Checking Which Invoke Overdraft Protection from Share Savings	\$5.00 Per transfer withdrawal
			ATM Withdrawals, Transfers, Inquiries, Rejects (other than SFCU owned)	
Cashier's Check Payable to 3rd Party	\$4.00	Per check	ACH Item Non-Sufficient Funds fee	\$32.00 Per each presentment
			Bill Pay Non-Sufficient Funds	\$32.00 Per each presentment
Overdraft Protection from Share Savings	\$5.00	Per item	Bill Pay Stop Payment	\$32.00 Per item
Overdraft Protection from Personal Line of Credit or Business Overdraft Line of Credit	\$5.00	Per transfer, if amount is \$20.00 and above. Only 4 overdrafts per day will be accessed a fee.	Bill Pay Check Copy	\$5.00 Per item
Starter Checks	\$5.00	For four (4).	<b>A2A Transfer Fees:</b> Failed Transaction (Display Only)	\$32.00 Per item
Stop Payment	\$32.00	Per request by MTS / Internet.		
	\$32.00	Per request for Check / ACH.	<b>P2P Transfer Fees:</b> Failed Transaction	\$32.00 Per transaction
Uncollected Funds	\$32.00	Per each presentment	Personal Payments - Send Money	\$1.00 Per item
Check 21 Substitute Checks	\$5.00	Per check	Personal Payments - Receive Money	\$1.00 Per item



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

**SUFFOLK FCU HOURS OF OPERATION**

**Commack, Eastport, Islandia, Medford, Miller Place, Riverhead, Sayville, Southampton & West Babylon:**

Monday through Wednesday: 8:30 am - 5 pm  
Thursday and Friday: 8:30 am - 6 pm  
Saturday: 9 am - 2 pm

**Drive Up:**

Monday through Wednesday: 8 am - 5 pm  
Thursday and Friday: 8 am - 6 pm  
Saturday: 9 am - 2 pm

**Contact Center:**

Monday through Wednesday: 8 am - 5:30 pm  
Thursday and Friday: 8 am - 6 pm  
Saturday: 9 am - 2 pm

**OFFICE AND ON-SITE ATM LOTIONS  
\* Accepts Deposits**

**MEDFORD (MAIN OFFICE): 3681 Horseblock Road (11763)**  
24 HOUR DRIVE-UP ATM\* - 24 HOUR LOBBY ATM\* - DRIVE-UP WINDOW

**COMMACK: 6150 Jericho Turnpike (Rt. 25) (11725)**  
24 HOUR DRIVE-UP ATM\* - DRIVE-UP WINDOW

**EASTPORT: 5 Eastport Manor Rd. #25 (11941)**  
24 HOUR WALK-UP ATM\* - DRIVE-UP WINDOW

**ISLANDIA: 1282 Motor Parkway (11749)**  
24 HOUR DRIVE-UP ATM\* - 24 HOUR LOBBY ATM\* - DRIVE-UP WINDOW

**MILLER PLACE: Aliano Shopping Center, 691 RT. 25A (11764)**  
24 HOUR DRIVE-UP ATM - 24 HOUR LOBBY ATM\* - DRIVE-UP WINDOW

**RIVERHEAD: Rt. 24 at 2 Enterprise Zone Dr. (11901)**  
24 HOUR DRIVE-UP ATM\* - 24 HOUR LOBBY ATM\* - DRIVE-UP WINDOW

**SAYVILLE: 213 North Main Street (11782)**  
24 HOUR WALK-UP ATM\*

**SOUTHAMPTON: 850 County Road 39 (11968)**  
BRANCH ATM DURING HOURS OF OPERATION - 24 HOUR LOBBY ATM

**WEST BABYLON: 50-110 Rt. 109 (Shop-Rite Center) (11704)**  
24 HOUR LOBBY ATM\* - DRIVE-UP WINDOW

**PORT JEFFERSON: 200 Belle Terre Rd. (St Charles Hospital)**  
Monday - Thursday 8:30am - 5pm , Friday 8:30am - 6 pm  
24 HOUR WALK-UP ATMs at the following Hospitals ...  
Mather Hospital - 75 N. Country Rd  
St Charles Hospital - 200 Belle Terre Rd

Visit our Web Site: [www.suffolkfcu.org](http://www.suffolkfcu.org)  
Call us at 631-924-8000

Consumer Credit Card Fees		
Balance transfer		3% for the first six months on Mastercard Platinum card
Card Replacement	\$5.00	Per card
Cash Advance		3% or \$5.00, whichever is greater.
Late Payment		\$25.00 first occurrence; \$35.00 thereafter
Pay by Phone	\$5.00	Per payment
Returned Payment	\$25.00	Per item
Statement Copy	\$ 5.00	Per copy

Business Credit Card Fees		
Card Replacement	\$5.00	Per card
Statement Copy	\$5.00	Per copy
Pay by Phone	\$5.00	Per payment
Late Payment	\$25.00	Per occurrence
Returned Payment	\$25.00	Per occurrence

Miscellaneous Fees		
Collection Items (from another financial institution)	\$25.00	On all over \$50.00 (taken from check amount. Items under \$50.00 not processed)
Dormant Account:	\$20.00	Per month on accounts subject to state abandonment regulations.
Home Equity Subordination	\$150.00	Per occurrence
Loan Late Charge	\$20.00	Per occurrence
Loan Payment by Blue Pay Portal	\$10.00	Per occurrence
Manual Loan Payment	\$10.00	Per manual payment
Protest Letter	\$25.00	Per occurrence
Return Mail/Undeliverable Mail	\$2.00	Per occurrence
Preparation of a pay-off letter for a Home Equity Loan	\$100.00	Per request
Preparation of a Duplicate Satisfaction for a Home Equity Loan	\$50.00	Per request

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