



TRUTH IN SAVINGS

CHECKING ACCOUNTS

Free Checking Account - (Not for businesses) (Share Draft) .This checking account does not pay dividends. There is no monthly fee for this type of account, but fees for special services apply (e.g. copy of checks). See Fee Schedule for details.

Minimum Balance Requirements - The minimum balance required to open this account is \$100. There is no minimum requirement to maintain this account.

Transaction Limitations - No transaction limitations apply to this account unless otherwise stated in the Membership Agreement.

Interest Checking Accounts (Convenience & Money Market)

(Not for businesses) (Share Draft)

Compounding and Crediting - Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period - For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Transaction Limitations - No transaction limitations apply to this account unless otherwise stated in the Membership Agreement.

Last Declared Dividend Rate - As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Minimum Balance Requirements -

Convenience Checking - The minimum balance required to open this account is \$100. The minimum balance required to earn dividends on this account is \$1,000. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a monthly checking fee of \$6 once during the statement cycle. This fee will be waived if you have direct deposit or if you maintain a minimum average daily balance of \$500.

Convenience checking with an average daily balance among all shares of \$5,000 or \$50,000 in aggregate loan balances (excluding home equity lines of credit, business loans, and long-term mortgages [more than 10 years]) may qualify you for the Advantage Benefits. Deposit and loan amounts cannot be added together to reach the qualifying threshold. If during any monthly statement cycle, your average daily balance is below the minimum required; your account will no longer qualify for these benefits.

Convenience checking with an average daily balance among all shares of \$10,000 or \$100,000 in aggregate loan balances (excluding home equity lines of credit, business loans, and long-term mortgages [more than 10 years]) may qualify you for the Advantage Plus Benefits. Deposit and loan amounts cannot be added together to reach the qualifying threshold. If during any monthly statement cycle, your average daily balance is below the minimum required; your account will no longer qualify for these benefits.

Money Market Checking - No minimum balance is required to open this account. The minimum balance required to earn dividends on this account is \$2,500. You must maintain a minimum average daily balance of \$2,500 in your account to avoid a monthly checking fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a monthly checking fee of \$10 once during the statement cycle.

Business Checking (Includes non-profit organizations) (Share Draft)

Basic Organization Checking (non-profit organizations only)

Minimum Balance Requirements- The minimum balance required to open this account is \$100.

Transaction Limitations- No transaction limitations apply to this account unless otherwise stated in the Membership Agreement.

Business Essentials Checking

Minimum Balance Requirements- The minimum balance required to open this account is \$100.

Transaction Limitations- If during any two consecutive statement cycles your total checks deposited and total checks clearing the account exceed 300 items combined per statement cycle, or your total combined currency deposited and withdrawn exceeds \$10,000 per statement cycle, your checking account will be converted to Business Growth Checking (with Earnings Credit). No other transaction limitations apply to this account unless otherwise stated in the Membership Agreement.

Monthly Charge- Your account will be subject to a monthly checking fee of \$5 once during the statement cycle. This fee is waived if you opt-out of a mailed account statement and elect to receive an electronic eStatement.

Business Growth Checking (with Earnings Credit)

Minimum Balance Requirements- The minimum balance required to open this account is \$100.

Transaction Limitations- Your account will be subject to a per-item fee of 5 cents per check deposited or check clearing the checking account. Check counts will be aggregated for deposited and cleared checks. There is no charge for the first 300 aggregated checks per statement cycle. No other transaction limitations apply to this account unless otherwise stated in the Membership Agreement.

Monthly Charge- Your account will be subject to a monthly checking fee of \$15 once during the statement cycle. This fee may be offset by an earnings credit.

Earnings Credit- This checking is entitled to an earnings credit to offset fees. An earnings credit will be calculated on the collected average daily balance during the statement cycle. The earnings rate is determined monthly by the Credit Union. Fees are subtracted from the earnings credit. A negative net difference will result in a net fee charge for that statement cycle. A positive net difference will result in no fee charged for that statement cycle. Positive net differences are not paid to the account or carried forward to the next statement cycle. However, if you notify us in advance, positive or negative net differences may be applied to the charges of another business checking account of your business.

Business Growth Checking (with Dividend)

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period- For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements- The minimum balance required to open this account is \$100. The minimum balance required to earn dividends on this account is \$1,000. You must maintain an average daily balance of \$5,000 in your account to avoid a monthly checking fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a monthly checking maintenance fee of \$15 once during the statement cycle.

Transaction Limitations-Your account will be subject to a per-item fee of 5 cents per check deposited or check clearing the checking account. Check counts will be aggregated for deposited and cleared checks. There is no charge for the first 300 aggregated checks. No other transaction limitations apply to this account unless otherwise stated in the Membership Agreement.

Last Declared Dividend Rate - As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Business Sweep

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period- For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements- The minimum balance required to open this account is \$50,000.

Transaction Limitations-Transaction limitations apply to this account as stated in the Membership Agreement.

Monthly Charge- Your account will be subject to a monthly fee of \$35 once during the statement cycle. This fee will be added to the analysis of your business checking account.

Last Declared Dividend Rate - As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Overdraft Privilege Mountain America Credit Union charges a fee of up to \$25 for each item presented against insufficient funds, whether that item is paid or returned. This fee will be imposed for overdrafts or insufficiencies created by checks, ACH, Point-of-Sale, in-person withdrawals, or by other electronic means. An overdrawn balance must be repaid within 30 days.

If a consumer account (primarily used for personal and household purposes) has been open for at least thirty (30) days, or if a business account has been open for at least sixty (60) days, and thereafter the account is maintained in good standing, which includes at least:

- Bringing the account balance to a positive balance within every thirty (30) day period for a minimum period of 24 hours;
- Not being in default on any loan or other obligation to Mountain America Credit Union and
- Not being subject to any legal or administrative order or levy

Mountain America Credit Union will have the discretion to pay overdrafts within the overdraft privilege limits, but payment by Mountain America Credit Union is a discretionary courtesy and not a right of the accountholder or an obligation of Mountain America Credit Union.

Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of fees incurred on the account.

SAVING ACCOUNTS

Primary Savings

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period-For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements-The minimum balance required to open this account is \$25. You must maintain a minimum balance of \$25. If your account balance on the last day of the month is below the \$25 minimum balance your account may be accessed a \$2 low balance fee. If your balance is at least \$25 on every day in the month, but falls below \$100 on any day during the month, your account will be subject to a single service fee of \$5 once during the statement cycle. This fee will be waived if the account holder has other savings or active (within 12 months) loan products with the same account number. You must maintain a minimum daily balance of \$100 in your account each day to obtain the disclosed annual percentage yield.

Transaction Limitations-Transaction limitations apply to this account as stated in the Membership Agreement.

Last Declared Dividend Rate-As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Secondary Savings

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period-For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements-The minimum balance required to open this account is \$5.

Transaction Limitations-Transaction limitations apply to this account as stated in the Membership Agreement.

Last Declared Dividend Rate-As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Mountain Explorer/Mountain Adventurer Savings Accounts

Mountain Explorer - Through age 12 at which point account will automatically convert to a Mountain Adventurer.

Mountain Adventurer - Ages 13 through 17 at which point account will automatically convert to a Primary Savings Account.

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period-For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements-The minimum balance required to open this account is \$25. You must maintain a minimum balance of \$25. If your account on the last day of the month is below the \$25 minimum balance your account will be subject to a single service fee of \$5.

Transaction Limitations-Transaction limitations apply to this account as stated in the Membership Agreement.

Last Declared Dividend Rate-As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Money Market

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period-For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements-The minimum balance required to open this account is \$2500. If balance falls below \$2500, interest drops 1% lower than primary savings; but never lower than .25%.

Transaction Limitations-Transaction limitations apply to this account as stated in the Membership Agreement.

Last Declared Dividend Rate-As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

IRA Money Market

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period - For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements - No minimum balance requirements apply to this account.

Transaction Limitations - Transaction limitations apply to this account as stated in the Membership Agreement.

Last Declared Dividend Rate-As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Health Savings Account (HSA)

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period - For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements - No minimum balance requirements apply to this account.

Transaction Limitations - No transaction limitations apply to this account unless otherwise stated in the Membership Agreement.

Last Declared Dividend Rate-As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

TERM DEPOSIT

Fixed Rate Term Deposit

Compounding and Crediting - Dividends may be credited to the term deposit account monthly becoming part of the principal balance and are not eligible for withdrawal.

Alternatively, at the time of opening, you may request to have dividends paid to you by check, transferred to another share or to a different account monthly rather than credited to this term deposit account. Choosing to have dividends paid to you monthly will reduce earnings. The annual percentage yield is based on the assumption that dividends will remain in the term deposit account until maturity.

Early Withdrawal Penalties - Early penalties apply to this account as stated in the Membership Agreement.

Renewal Policy - The Renewal Policy applies to this account as stated in the Membership Agreement.

Dividend Period - For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements - The minimum balance required to open this account is \$500.

Transaction Limitations - Transaction limitations apply to this account as stated in the Membership Agreement.

Last Declared Dividend Rate - As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

Mountain Climber Term Deposit

In order to qualify for this Term Deposit, the owner of the account must be a qualified youth. For the purposes of this Term Deposit, a qualified youth is defined as a person who is **27 years** of age or younger as the opening date of this term deposit account.

Compounding and Crediting - Dividends may be credited to the term deposit account monthly becoming part of the principal balance and are not eligible for withdrawal.

Alternatively, at the time of opening, you may request to have dividends paid to you by check, transferred to another share or to a different account monthly rather than credited to this term deposit account. Choosing to have dividends paid to you monthly will reduce earnings. The annual percentage yield is based on the assumption that dividends will remain in the term deposit account until maturity.

Early Withdrawal Penalties - Early penalties apply to this account as stated in the Membership Agreement.

Renewal Policy - After the age of 27 the Mountain Climber Term Deposit will renew as a regular Term Deposit. The Renewal Policy applies to this account as stated in the Membership Agreement.

Dividend Period - For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements - The minimum balance required to open this account is \$25.

Transaction Limitations - After the term deposit is opened, additional deposits of up to \$3,000.00 are allowed annually up through the **age of 27**. Annually is defined as one calendar year from the original opening date or anniversary date of this term deposit account. After this term deposit account is opened you may not make withdrawals from this term deposit account until the maturity date stated.

Last Declared Dividend Rate - As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account.

IRA Term Deposit

Compounding and Crediting- Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded.

Dividend Period - For this account type, the dividend period 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 dividend period is January 31. All other dividend periods follow the same pattern of dates.

Minimum Balance Requirements - The minimum balance required to open an IRA

Term Deposit account is \$500.

Transaction Limitations - Transaction limitations apply to this account as stated in the Membership Agreement.

Last Declared Dividend Rate-As of the last dividend date, the dividend rate was _____% with an annual percentage yield of _____% on your account

FEE SCHEDULE

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Activity Printout	\$5.00
Account Balancing Assistance	\$20.00 per hour
Account Closed Within 180 Days of Opening	\$10.00
Account Research	\$25.00 per hour (\$15.00 minimum)
ATM Research	\$25.00 per hour (\$15.00 minimum)
ATM Transactions/Inquires on ATMs not owned by MACU	Up to \$2.00
ATM Withdrawal Limitations	\$500.00 per business day
Bad Address	\$5.00
Bill Pay Monthly	Fee No Fee
Bill Pay Per Item	Fee No Fee
Cashiers Check	\$1.00
Check Printing	Depends on style of check ordered
Collection Item (Incoming and Outgoing)	\$10.00 first \$1000.00 plus \$1.00 for each Additional \$100.00
Copy of Check	\$3.00
Deposited Check Item Returned Unpaid	\$7.00
Deposited Check Item Returned Unpaid (Drawer Originated)	Up to \$20.00
Dormant Account Annually	\$30.00
Gift Cheque	\$2.50
Low Balance Fee	\$2.00
Money Order	Up to \$1.50
Unpaid Fee (NSF)	Up to \$25.00
Overdraft	Up to \$25.00
POS Withdrawal Limitations	\$9,500.00
Safe Deposit Boxes (Annual Rental)	Prices vary according to size
Safe Deposit Box Drilling	\$150.00
Safe Deposit Box Lock Change	\$135.00
Single Service Fee	\$5.00
Stop Payment Item	Up to \$20.00
Return ACH	\$20.00
Revoke ACH Order	Up to \$20.00
Travelers Cheque	1%
Travelers Cheque for Two	1.5%
Visa Gift Card	\$2.50
Replacement /Additional Card Fee	\$5.00
Wire Transfer (Inbound)	\$10.00
Wire Transfer (International)	\$40.00
Wire Transfer (Outbound)	\$15.00

Business Account Fees

(Applies to business and non-profit organization accounts)

The following fees are in place of or in addition to those listed above.

Bill Pay Per Item Fee	\$0.60 after 10 per month
Business Sweep Monthly Fee	\$35.00
Cumulative Cash Handling (deposits/withdrawals)	No Fee for first \$10,000 per month (\$0.35 for each additional \$1,000)
Deposit Correction (unbalanced deposit)	\$5.00
Merchant Services	Varies based on transactions
New Checking start up fee	\$25.00 includes endorsement stamp
Special Handling of Return Deposits (send to collection agency)	\$3.00
Loose Coin Handling	3%

Shared Branching

Deposited Check Item Returned Unpaid (Shared Branching)	Up to \$20.00
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*CU Service Center may have additional fee schedules

* All charges are per item unless otherwise indicated on this schedule.

* Items represent share drafts, ACH, debit card, or other electronic means.

Contact Information

Direct reports, requests and inquiries to:

Mountain America Federal Credit Union

P.O. Box 9001

West Jordan, UT 84084

(801) 325-6228 • Toll Free 1-800-748-4302

Internet: <http://www.macu.com>

To report a lost or stolen ATM card or VISA® card after hours

Call: 1-800-748-4302 or 1-800-682-6075

Mountain America Federal Credit Union Corporate Offices

7181 S. Campus View Dr.

West Jordan, UT 84084

Business Days: Monday through Friday except State and Federal Holidays

More detailed information is available upon request.