UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION
2557 Sir Barton Way
Lexington, KY 40509-2275
Phone: (859) 264-4200 • Toll Free: (800) 234-8528
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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:
10/01/12

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

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	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
Share Account	.15 / .15	Monthly	Monthly	Monthly (calendar)	$25.00	---	$100.00	Daily Balance	Account transfer and withdrawal limitations apply
Vacation Club Account	.15 / .15	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Christmas Club Account	.15 / .15	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Senior Account	.20 / .20	Monthly	Monthly	Monthly (calendar)	---	---	$100.00	Daily Balance	Account transfer and withdrawal limitations apply
IRA Share Account	.20 / .20	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Money Market Checking Accounts	.15 / .15 .15 / .15 .20 / .20 .25 / .25	Monthly	Monthly	Monthly (calendar)	$1,000.00	---	$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply
Share Draft Account	/	Monthly	Monthly	Monthly (calendar)	---	---	---	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 Share, Vacation Club, Christmas Club, Senior, IRA and Money Market Checking accounts, the Dividend Rate and Annual Percentage Yield may change monthly 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. The Money Market Checking account is a Tiered Rate account. If your Daily Balance is from $1,000.00 to $9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from $10,000.00 to $24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $25,000.00 to $49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is $50,000.00 or greater, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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 of dividends and dividend period applicable to each account are set forth 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 Share, Vacation Club, Christmas Club, Senior and IRA Share 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. 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, Senior and Money Market Checking accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For Share, Vacation Club, Christmas Club, Senior and IRA Share accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. Account Limitations. For Share, Vacation Club, Christmas Club and Senior, IRA and Money Market Checking 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 Christmas Club accounts, the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. For Share Draft 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 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 Funds Availability Policy Disclosure for information regarding the

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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 Fee Schedule for current fee information.

For ATM and one-time debit 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. Bonuses. By If you present the "Joining is Easy" Coupon, you will receive $ 50.00 for opening an account by 05/31/2013. To earn the bonus, your par value must remain on deposit for 6 Months.

FEE SCHEDULE

REG D FEES	
Excessive Automatic Transfers	
Savings	$25.00 and item is sent back. If more than six (6) transfers are made per calendar month from savings.
Money Market	$25.00 and item is sent back. If more than six (6) transfers are made per calendar month from Money Market.
Checking	$25.00 and the item is paid if funds are available in savings. If more than six (6) transfers are made per calendar month from savings.
SHARE DRAFT ACCOUNT FEES	
Overdraft	$25.00 per item
Non-Sufficient Funds (NSF)	$25.00 per item
Check Sentry Courtesy Pay	$25.00 per item
Returned Item: Non-member owned accounts Member owned accounts at other financial institutions	 $3.00 per item $10.00 per item
Stop Payment	$25.00 per request
Check Orders	Prices may vary depending upon style
Check Copy	$2.00 per item
OTHER SERVICE FEES (APPLICABLE TO ALL ACCOUNTS	
Account Reconciliation	$15.00 per hour
Account Research	$15.00 per hour
Statement Copy	$2.00 per copy
Deposited Item Return	$3.00 per item
Wire Transfer: Domestic International	 $20.00/Transfer $40.00/Transfer
International Draft	$25.00/Draft
Cashier's Check	$5.00 per check (Payable to 3rd party)
Coin Machine Counting	8% of amounts over $300.00 per month
Traveler's Check (One Signature)	1% of total
Traveler's Check (Two signatures)	1.5% of total
Inactive (Dormant) Account	$5.00 per month, after one (1) year
Overdraft Account Transfer	$3.00 per transfer
Debit Card Replacement	$5.00
ATM Maximum Limit	$400.00 per day
Money Order	$1.00
VISA Gift Cards	$3.95 per card
Escheatment	$75.00
Garnishment/Tax Levy	$75.00
Expedited Loan Payment/Account Funding	3% of the transaction
RE-LOADABLE VISA CARD	
Non-Personalized Card	$6.99
Personalized Card	$10.99
EMV Chip Card	$15.99
Replacement/Reissue Card	$15.00
Expedited Mail Fee	$25.00 for personalized cards only
Service/Enrollment Secondary Card Fee (New Account)	$5.00
In-Activity Fee	$1.50
Re-Load Fee (all Card types)	$3.00
ATM Withdrawals	$2.00
Foreign Exchange Fee	1% of transaction amount
CREDIT UNION MEMBERSHIP	
Membership Share	$25.00 par value, to open and must remain in account
BUSINESS ACCOUNT FEES	
All fees above apply	
Transaction Fee	$0.20 for each transaction over 150 per month
Night Drop Replacement Keys	$10.00
Night Drop Bag	$5.00 per bag per month
SHARE VALUE	
Par Value of One Share	$25.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Branch Offices:

UK Branch – Student Center Room 249
Lexington, KY 40504

Reynolds Road Branch - 370 Meijer Way
Lexington KY 40503

Export Street Branch - 1080 Export Street
Lexington KY 40504

Hamburg Branch - 2557 Sir Barton Way
Lexington KY 40509

Beaumont Branch – 940 Midnight Pass
Lexington, KY 40513

Phone: (859) 264-4200
www.ukfcu.org

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

Excess Share Insurance