

**UNIWO FEDERAL CREDIT UNION**

2020 Grand Ave. Suite 100  
Laramie, WY 82070

Phone: 307.721.5600/1.866.486.4996  
Fax: 307.721.5603

**TRUTH-IN-SAVINGS DISCLOSURE**

Effective Date: 05/18/2018

The rates, fees 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. Fees may reduce earnings on the account.

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 Savings Accounts	.15% / .15%	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	---	\$5.00	Daily Balance	Account transfer limitations apply.
	.15% / .15%						\$5,000.00		
Holiday Club Accounts	.15% / .15%	Annually	Annually	Annually (non-calendar)	\$5.00	---	\$100.00	Daily Balance	Account transfer limitations apply.
	.20% / .20%						\$2,000.00		
	.30% / .30%						\$5,000.00		
Traditional IRA Accounts	1.00% / 1.00%	Quarterly	Quarterly	Quarterly (calendar)	\$500.00	\$500.00	\$500.00	Daily Balance	Account transfer limitations apply.
Education IRA Accounts	1.00% / 1.00%	Quarterly	Quarterly	Quarterly (calendar)	\$500.00	\$500.00	\$500.00	Daily Balance	Account transfer limitations apply.
SEP IRA Accounts	1.00% / 1.00%	Quarterly	Quarterly	Quarterly (calendar)	\$500.00	\$500.00	\$500.00	Daily Balance	Account transfer limitations apply.
Roth IRA Accounts	1.00% / 1.00%	Quarterly	Quarterly	Quarterly (calendar)	\$500.00	\$500.00	\$500.00	Daily Balance	Account transfer limitations apply.
Health Savings Account	1.00% / 1.00%	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	Daily Balance	---
Share Money Market Accounts	.10% / .10%	Monthly	Monthly	Monthly (calendar)	\$2,500.00	\$2,500.00 - \$5.00/month	\$2,500.00	Daily Balance	Account transfer limitations and withdrawal limitations apply.
	.20% / .20%						\$10,000.00		
	.25% / .25%						\$25,000.00		
	.35% / .35%						\$50,000.00		
	.35% / .35%						\$100,000.00		
Free Checking	N/A	N/A	N/A	N/A	---	---	---	Daily Balance	---
Dividend Checking	.10% / .10%	Monthly	Monthly	Monthly (calendar)	\$500.00	\$500.00 - \$5.00/month	\$500.00	Daily Balance	---
	.15% / .15%						\$5,000.00		
	.25% / .25%						\$10,000.00		
Xtraordinary Checking	2.25% / 2.27%	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	---

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this portion of the 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. The **Share Savings** account is a Tiered Rate account. If your Daily Balance is from \$5.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$5,000.00 or greater, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range. The **Holiday Club** account is a Tiered Rate account. If your Daily Balance is from \$100.00 to \$1,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$2,000.00 to \$4,999.99, the second Dividend Rate and range of Annual Percentage Yields

listed for this account will apply. If your Daily Balance is \$5,000.00 or greater, the third Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range. The **Share Money Market** account is a Tiered Rate account. If your Daily Balance is from \$2,500.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. If your Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. If your Daily Balance

is from \$50,000.00 to \$99,999.99, the fourth Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. If your Daily Balance is from \$100,000.00 or greater, the fifth Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. The **Free Checking** does not pay dividends. The **Dividend Checking** account is a Tiered Rate account. If your Daily Balance is from \$500.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$5,000.00 to \$9,999.99, the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$10,000.00 or greater, the third Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each Dividend Rate will apply only to that portion of the account balance within each balance range. Dividends are paid on **Xtraordinary Checking** only if a set of qualifications are met each month. The qualifications are as follows;

1. Member must obtain the UniWyo Debit Card and have at least 10 purchases with the card each calendar month with an average transaction amount of at least \$5.00. Purchases must post to the account within the month to qualify towards the required 10 transactions.
2. Member must sign up for electronic statements.
3. Member must have at least one monthly direct deposit.
4. Member must have a loan, share, or aggregate loan and share balance equal to or greater than \$5,000. When these qualifications are met, your Daily Balance from \$0.01 to \$15,000 will receive the Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule. Daily Balances exceeding \$15,000 will not receive a dividend. If qualifications are not met for a certain month your entire Daily Balance will not receive a dividend.

**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. For Holiday Club accounts, the dividend period is annual. For example, the first dividend period of the year begins on November 1<sup>st</sup> and ends on October 31<sup>st</sup>. All other dividend periods follow this same pattern.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**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 a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Traditional IRA, Education IRA, SEP IRA and Roth IRA accounts, there is a minimum balance required to avoid a service fee. In order to avoid a service fee on your account, you must have a minimum actual balance of \$500. If this minimum balance requirement is not met, you will be charged a fee as disclosed in the Fee Schedule. For Share Money Market accounts there is a minimum balance required to avoid a service fee. In order to avoid a service fee on your account, you must have a minimum actual balance of \$2500 in your account on the last day of the calendar month. If this minimum balance requirement is not met, you will be charged a fee as disclosed in the Fee Schedule. For Dividend Checking accounts there is a minimum balance required to avoid a service fee. In order to avoid a service fee on your account, you must have a minimum actual balance of \$500 in your account on the last day of the calendar month. If this minimum balance requirement is not met, you will be charged a fee as disclosed in the Fee Schedule. For Share Savings, Secondary Savings, Holiday Club, and Share Draft accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For Share Savings, Secondary Savings, Holiday Club, Traditional IRA, Education IRA, SEP IRA, Roth IRA and Share Money Market accounts, no more than six (6) pre-authorized, automatic, electronic or telephone transfers may be made from each account to another account or to a third party in any month. 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 transferred to another account of yours on or after November 1<sup>st</sup> and the account will remain open. Money Market accounts have a minimum withdrawal amount of \$250.00 per withdrawal. For Share Draft accounts, no transfer or withdrawal limitations apply.

**7. Fees for Overdrawn Accounts.** Fees may be imposed on each check, draft item, ATM card withdrawal, debit card withdrawal, debit card point of sale purchase, 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 payment of a check, draft or item. You may consult the Funds Availability Policy 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 approval limit. Please refer to the Fee Schedule for current fee information.

**8. Bonuses on Accounts.** Bonuses may be provided on Youth Savings Accounts (WYO Cash Accounts and WYO Wrangler Accounts). Members from the age of 0 until their 18 birthday qualify for a Youth Savings Account. The minimum balance and minimum balance requirement to earn bonuses is \$5.00 (the share par value). There is no time requirement to earn bonuses. Bonuses will vary throughout the term of the account and vary by the members' participation.

The rates appearing in 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 and fee information on your accounts, please call the Credit Union.

ACCOUNT TYPE		DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
Share Certificate	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	Early Withdrawal Penalty
Certificate Term									
3-Month	.25% / .25%	Quarterly	Quarterly	Quarterly (calendar)	\$250.00	---	\$250.00	Daily Balance	A penalty of <u>90 days dividends</u> will be imposed on amounts withdrawn before maturity.
	.35% / .35%				\$25,000.00		\$25,000.00		
6-Month	.40% / .40%	Quarterly	Quarterly	Quarterly (calendar)	\$250.00	---	\$250.00	Daily Balance	A penalty of <u>90 days dividends</u> will be imposed on amounts withdrawn before maturity.
	.50% / .50%				\$25,000.00		\$25,000.00		
1-Year/ 1-Year IRA Certificate	.75% / .75%	Quarterly	Quarterly	Quarterly (calendar)	\$250.00	---	\$250.00	Daily Balance	A penalty of <u>90 days dividends</u> will be imposed on amounts withdrawn before maturity.
	.85% / .85%				\$25,000.00		\$25,000.00		
18-Month Special	1.99% / 2.00%	Quarterly	Quarterly	Quarterly (calendar)	\$10,000	---	\$10,000	Daily Balance	A penalty of <u>120 days dividends</u> will be imposed on amounts withdrawn before maturity.
2-Year	1.99% / 2.00%	Quarterly	Quarterly	Quarterly (calendar)	\$250.00	---	\$250.00	Daily Balance	A penalty of <u>180 days dividends</u> will be imposed on amounts withdrawn before maturity.
	1.99% / 2.00%				\$25,000		\$25,000		
3-Year/ 3-Year IRA Certificate	1.80% / 1.81%	Quarterly	Quarterly	Quarterly (calendar)	\$250.00	---	\$250.00	Daily Balance	A penalty of <u>270 days dividends</u> will be imposed on amounts withdrawn before maturity.
	1.90% / 1.91%				\$25,000.00		\$25,000.00		
5-Year/ 5-Year IRA Certificate	2.20% / 2.22%	Quarterly	Quarterly	Quarterly (calendar)	\$250.00	---	\$250.00	Daily Balance	A penalty of <u>450 days dividends</u> will be imposed on amounts withdrawn before maturity.
	2.20% / 2.22%				\$25,000.00		\$25,000.00		

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this portion of the Truth-In-Savings Disclosure are share certificate accounts.**

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield (APY) on your Certificate account is set forth above. The Dividend Rate and APY are fixed and will be in effect for the term of the account. The APY is based on the assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. Compounding and Crediting.** Dividends will be compounded and credited as set in the certificate agreement.

- 3. Accrual of Dividends.** Dividends will begin to accrue on deposits on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 4. Balance Information.** The minimum balance required to open the account and earn the stated APY is set forth above. If you do not maintain the minimum balance, you will not earn the stated APY.
- 5. Account Limitations.** After your account is opened you may not make additional deposits to a Certificate account.
- 6. Maturity.** Your Certificate account will mature on the maturity date stated on the certificate agreement.
- 7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal from your Certificate account before the maturity date. It applies whether or not the dividend has been earned.

- 8. Renewal Policy.** Your account is either single term or automatically renewable as stated on the certificate agreement. Automatically renewable accounts will renew upon maturity for a like term as the initial term. Automatically renewed accounts will be paid dividends at the dividend rate currently in effect for the renewing term. If your account is for a single term, as indicated on the certificate agreement, it will not be automatically renewed at maturity and will not pay dividends after the maturity date. If a certificate term is not available at the time of renewal, the certificate will renew at the next lowest certificate term.
- 9. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the credit union.
- 10. IRA Certificates.** IRA certificates are available in 1 year, 3 year, and 5 year terms. Dividend rate/Annual Percentage Yield are as set forth above.



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## Fee Schedule

### Share Value

- Par Value of One Share .....\$5.00

### Share Draft Account Fees

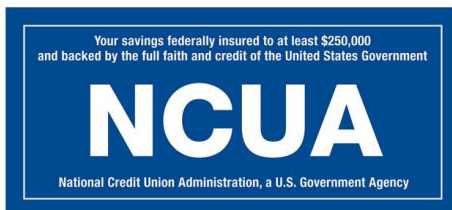
- NSF Fee/Overdraft Fee.....\$30.00/Item
- Returned Item Fee .....\$30.00/Item
- Stop Payment Fee .....\$30.00/Request
- Courtesy Pay Fee .....\$30.00/Item

### EFT Fees

- Card Replacement Fee .....\$10.00/Card
- ACH Overdraft Fee .....\$30.00/Item
- Debit Card Overdraft Fee.....\$30.00/Item
- Denied Debit Card Chargeback Fee.....\$15.00

### Safe Deposit Box Fees

- Annual Rental Size 3x5x24 .....\$20.00
- Annual Rental Size 5x5x24 .....\$20.00
- Annual Rental Size 3x10x24 .....\$30.00
- Annual Rental Size 5x10x24 .....\$35.00
- Annual Rental Size 10x10x24 .....\$45.00
- Annual Rental Size 10x15x24 .....\$55.00
- Annual Rental Size 15x22x24 .....\$55.00
- Annual Rental Size 10x44x24 .....\$65.00
- Change of Locks .....\$20.00/Lock
- Drilling of Boxes .....\$150.00/Box



### Other Service Fees

- Domestic Wire Transfer Fee (Outgoing).....\$35/Transfer
- International Wire Transfer Fee (Outgoing).....\$75/Transfer
- Wire Transfer Fee (Incoming).....FREE
- ACH Fee (Outgoing).....\$15.00
- ACH Fee (Incoming).....FREE
- Money Orders .....FREE
- Cashier Checks.....FREE
- Coin Machine Exchanger .....FREE
- Bank to Bank Transfers (Outgoing).....\$1.00/ Transfer
- Bank to Bank Transfers (Incoming).....FREE
- Re-Issue Stale Date Cashier's Check.....\$30.00/Check
- Account Reconciliation.....\$15.00/Hour  
(\$15.00 Min Charge)
- Account Research.....\$15.00/Hour  
(\$15.00 Min Charge)
- Statement Copy Fee .....\$3.00/Copy
- Deposited Item Return Fee .....\$30.00/Item  
(When drawer and payee are the same)
- Dormant Account Fee.....\$30.00/Month  
(Charged after 12 months with no monetary transactions)
- Account Closure Fee.....\$5.00/Account  
(If closed within 3 months of opening)
- Automatic Transfer fee .....\$1.00/Transfer
- Returned Mail/Bad Address Fee.....\$30.00/Month
- Garnishment Fee .....\$30.00
- Check Copy Fee .....\$3.50/Copy
- Account Balance Verification Letter.....\$5.00/Letter
- Excessive Transfer Fee.....\$30/Transfer
- Processing Fee for remitting a balance to any state/  
government authority under unclaimed property  
law.....\$50.00
- Service Fee for NOT maintaining minimum balance of  
\$500.00 on Traditional IRA, Educational IRA, Roth IRA and  
SEP IRA.....\$5.00/Month
- Service Fee for NOT maintaining minimum balance of  
\$2,500.00 on Share Money Market account.....\$5.00/Month
- Service Fee for NOT maintaining minimum balance of  
\$500.00 on Dividend Checking account.....\$5.00/Month

## Account Overview

### Free Checking

- Free Debit Card
- Free Bill Pay
- Free E-Statements or Free Paper Statements
- Free Mobile Deposit
- No Minimum Balance
- Overdraft Protection Available
- Courtesy Pay Available for Qualifying Accounts

### Dividend Checking

- Dividend Bearing Account
- \$500.00 Minimum Balance  
(\$5.00 Fee/Month if balance goes below \$500)
- Free Debit Card
- Free Bill Pay
- Free E-Statements or Free Paper Statements
- Free Mobile Deposit
- Overdraft Protection Available
- Courtesy Pay Available for Qualifying Accounts

### Xtraordinary Checking

- Dividend Bearing Account
- Requirements to earn high yield:
  - 10 Posted Debit Card Purchases per month with an average purchase amount of at least \$5.00
  - Estatements
  - Aggregate Share/Loan Balance of \$5000.00
  - Direct Deposit
  - No Min Balance/Max of \$15,000.00 on high yield rate
  - Free Debit Card
  - Free Bill Pay
  - Free Estatements (required to earn high yield rate)
  - Free Mobile Deposit
  - Overdraft Protection Available
  - Courtesy Pay Available for Qualifying Accounts

### Youth Accounts (WyoWrangler and WyoCash)

- **WyoWrangler**
  - Kids age 0-10 years old
  - Earn one Cowboy Buck for every deposit
  - \$5 birthday match deposit, each year
  - Rollover to WyoCash account on 11<sup>th</sup> birthday
- **WyoCash**
  - Kids age 11-18 years old
  - Earn one Cowboy Buck for every deposit
  - \$5 birthday match deposit, each year
  - Earn money for good grades beginning in 6th grade
    - \$2 for every 'A'
    - One Cowboy Buck for every 'B'
    - Bring in your official report card twice a year (once a semester) to earn reward.

Cowboy Bucks can be saved and/or used to purchase prizes from our WyoShop, such as toys and gift certificates to local businesses.