The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate Schedule. The Credit Union may offer other rates for these accounts from time to time.

### Rate Schedule

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Dividend Rate / Annual Percentage Yield</th>
<th>Dividends Composed/Credited/Period</th>
<th>Balance Requirement</th>
<th>Minimum Opening Deposit</th>
<th>Minimum Balance to avoid a Service Fee</th>
<th>Minimum Balance to Earn the Stated APY</th>
<th>Balance Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings Account</td>
<td>0.05% / 0.05%</td>
<td>Quarterly*</td>
<td>$5.00</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Sub Share Savings Account</td>
<td>0.05% / 0.05%</td>
<td>Quarterly*</td>
<td>$5.00</td>
<td>$5.00</td>
<td>$100</td>
<td>$0.01</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>7.5% High Rate Share Savings Account</td>
<td>0.10% / 0.10%</td>
<td>Quarterly*</td>
<td>$5.00</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Home Match Savings Account</td>
<td>0.05% / 0.05%</td>
<td>Quarterly*</td>
<td>$5.00</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Club Accounts (Holiday, Vacation, Young Savers and Summer Savings)</td>
<td>0.05% / 0.05%</td>
<td>Quarterly*</td>
<td>$5.00</td>
<td>$5.00</td>
<td>---</td>
<td>---</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>IRA Money Market Account</td>
<td>0.10% / 0.10%</td>
<td>Monthly**</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Prime Money Market Account</td>
<td>0.15% / 0.15%</td>
<td>Monthly**</td>
<td>$25,000.00</td>
<td>$25,000.00</td>
<td>$25,000.00</td>
<td>$25,000.00</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Elite Money Market Account</td>
<td>0.20% / 0.20%</td>
<td>Monthly**</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>$50,000.00</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Your Money Your Money Money Market Account (Limited Time)</td>
<td>0.10% / 0.10%</td>
<td>Monthly**</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Basic Checking Account</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Student Checking Account</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Internet Checking Account</td>
<td>0.05% / 0.05%</td>
<td>Monthly**</td>
<td>$200.00</td>
<td>$200.00</td>
<td>$1,000.00</td>
<td>$0.01</td>
<td>Daily Balance</td>
</tr>
<tr>
<td>Senior Checking Account</td>
<td>0.05% / 0.05%</td>
<td>Monthly**</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>$0.01</td>
<td>---</td>
</tr>
<tr>
<td>Right Turn Checking Account</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>NJ Consumer Checking Account</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>$50.00</td>
<td>---</td>
</tr>
</tbody>
</table>

### Truth-in-Savings Account Disclosures

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate Schedule are share (savings) accounts.

1. **Principal:** The minimum required to open and maintain an account is the purchase of a $5.00 per value of the credit union.
2. **Rate Information:** The Annual Percentage Yield (APY) 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. The Dividend Rate and APY may change quarterly as determined by the Credit Union’s Board of Directors for Share Savings, Club Accounts and IRA Savings Accounts. The Dividend Rate and APY may change monthly as determined by the Credit Union’s Board of Directors for Money Market, Interest and Senior Checking accounts. The Share Savings Account is a Tiered Rate Account. The daily balance method is calculated by the application of a daily periodic rate to the principal in the account each day. The first Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is $0.01 to $499.99. The second Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is $500.01 to $9,999.99. The third Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is $2,000.00 to $9,999.99. The fourth Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is $10,000.00 to $250,000.00.
3. **Nature of Dividends:** Dividends are paid from current income and available earnings after required reserves to transfer at the end of the dividend period.
4. **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 in which each 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. If you close your account before the Dividend Period ends, you will not receive the accrued dividends.
5. **Accrual of Dividends:** For Share Savings, Club, IRA Savings, Interest and Senior Checking and Money Market Accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the date the credit union has the legal right to retain the deposit.
6. **Dividends Period:** For these account types, the dividend period is quarterly, 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 March 31. All other dividend periods follow this same pattern of dates.
7. **Balance Information:** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. The Dividend Rates and APY are the rates and yields as of the last business day of the calendar period, which is the date on which the credit union makes the determination for the dividend period.
8. **Account Limitations:** For Share Savings, Club and Money Market Accounts, no more than six (6) preauthorized, automatic, internet or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee and/or closed. For a Holiday Club Share account, the entire balance will be transferred to your Share Savings Account on or after October 5 and the account will remain open. For a Vacation Club Share account, the entire balance will be transferred to your Share Savings Account on or after May 5 and the account will remain open. For a Summer Savers Club Account, the account balance will be transferred to your Share Savings Account in four equal distributions on or after July 15th, July 30th, August 15 and August 30th and the account will remain open. You will be charged a withdrawal fee of $10 for any early withdrawal from a Holiday, Vacation or Summer Savings Club Account. For Money Market Accounts, six (6) withdrawable per month are allowed. For IRA Savings, Interest, Senior and Basic Checking Accounts, no account limitations apply. For Share Savings, Club, IRA Savings, Interest and Senior Checking and Money Market Accounts, using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
9. **Inactivity:** For all accounts that have not been utilized in 180 days or longer and contain less than $5.00, these accounts may be closed within 30 days after notice of inactivity.

*Non-Participation Fee of $10 is charged to the Share Savings account for memberships/households in the Basic Tier of Relationship Rewards. Please see chart on the following page for full details and how to avoid a fee.*
CHECKING ACCOUNT FEES (cont)

Check Printing Fees
$10.00
FedEx Overnight Fee
$5.00 p/draft
$100.00
International Outgoing
$5.00 p/month
$3.00 p/trans
$4.00
Payees
Domestic Outgoing
Non-negotiable Item Fee
$7.50
PIN Mailer Request Fee
$7.00
$5.00
Varies

AUTOMATED TELLER MACHINE FEES

Details.

Return of Original Share Draft
$3.00
Notary Service (Non-CUNJ Business)
$35.00
Payable to Member Only
Gift Card Fee

OTHER SERVICE FEES (cont)

Teller W/D Fee
Check Cashing Fee
Deposit/Funds Verification Letter or
Research

Fees may be waived or reduced based on your participation tier with the credit union. Refer to our Relationship Rewards Chart for full details.
## Relationship Rewards

<table>
<thead>
<tr>
<th>Platinum Plus</th>
<th>Premium</th>
<th>Gold</th>
<th>Silver</th>
<th>Basic</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250,000 + OR First Mortgage OR Investment Account OR 30-49 Debit Card Purchase Transactions**</td>
<td>$75,000 - $249,999.99 OR 20-29 Debit Card Purchase Transactions**</td>
<td>$25,000 - $74,999.99 OR 5-19 Debit Card Purchase Transactions** OR New Member***</td>
<td>$1,000 - $24,999.99 OR 5-19 Debit Card Purchase Transactions** OR New Member***</td>
<td>Less than $1,000 AND Less than 5 Debit Card Purchase Transactions**</td>
</tr>
</tbody>
</table>

### *Combined Balance & Requirements*

- **Foreign ATM W/D Fee**
  - FREE
  - 10 FREE - $2 Thereafter
  - 5 FREE - $2 Thereafter
  - $2
  - $3
- **Overdraft Protection Transfer Fee**
  - FREE
  - $5
  - $10
  - $15
- **Check Printing**
  - FREE
  - 2 BOXES ANNUALLY FREE
  - WAIVED
  - WAIVED
  - WAIVED
  - WAIVED
  - WAIVED
- **Consumer Loan Discount**
  - 0.25%
  - 0.10%
  - 0.05%
- **Member Exclusive Offers**
  - YES
  - WAIVED
  - WAIVED
  - WAIVED
  - WAIVED
  - WAIVED
  - WAIVED
- **Certified Check Fee**
  - WAIVED
  - WAIVED
  - $10
  - $10
  - $10
- **Check Cashing Fee**
  - WAIVED
  - WAIVED
  - $4
  - $4
  - $4
  - $4
- **Paper Statement Fee**
  - WAIVED
  - WAIVED
  - $5
  - $5
  - $5
  - $5
- **Domestic Wire Fee**
  - WAIVED
  - WAIVED
  - $15
  - $15
  - $15
- **Incoming Wire Fee**
  - WAIVED
  - WAIVED
  - $5
  - $5
  - $5
- **Notary Service Fee**
  - WAIVED
  - WAIVED
  - $2
  - $2
  - $2

Qualifications are based on an "OR" relationship meaning that if you meet one of the criteria, you will qualify for that tier. You will be placed in the highest tier that you qualify for. Your tier level will be based on your qualifications from the prior month. Members with delinquent loans more than 30 days will be placed into the Basic tier. Excluded from Relationship Rewards: NJ Consumer Checking Accounts, Business Accounts, Children ages 0-17 if not part of a combined HH, Estate, Trust, RPA and Custodial Accounts. *Combined balances are calculated by adding end of month balances in your CU of NJ Checking, Savings, Money Markets, Certificates, Loans and Credit Card limit(s) in any one given member account. Investment, Mortgage and Student Loan balances are excluded from combined balances. To opt-in to combining your entire household balance, you must complete a householding form. **Monthly debit purchase transactions are calculated based on when they post to the account, not when the transaction actually occurs. This will include all transactions that post from the first of the month until the last day of the month. Transactions are counted based on the total debit purchase transactions on each checking account separately, not based on the combined transactions on multiple checking accounts in a household. If multiple checking accounts exist in a household, then the checking account with the highest transactions will be counted to determine tier level. ***New members within last 90 days. 1. Annual Check Printing is effective January through December. Must order with a CU of NJ Representative. Selected styles only. 2. Maximum discount for consumer loans is 0.25% off for this program and 0.50% off combined with other programs. Subject to credit approval. First Mortgages, second mortgages (including Home Equity Loans and Lines), student loans, personal line of credit, lifestyle loans and credit cards are excluded.