

Rate and Fee Disclosure



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This Rate and Fee Disclosure explains current terms, rates and fees applicable to the savings, checking and share certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Share Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Required Balance	Minimum Balance to Earn the Stated APY	Dividends Compounded & Credited	Dividend Period
02-13-2018							
Savings \$100.00 and above	.03%	.03%	\$5.00	\$5.00	\$100.00	Monthly	Monthly
Kirby Kangaroo® Club \$5.00 and above	.03%	.03%	\$5.00	\$5.00	\$100.00	Monthly	Monthly
Checking Basic Dividend Plus Golden Spike	N/A .02% .02%	N/A .02% .02%	None \$100.00 None	None \$100.00 None	None \$100.00 \$100.00	N/A Monthly Monthly	N/A Monthly Monthly
Money Market \$2,500.00 to \$4,999.99 \$5,000.00 and above	.05% .07%	.05% .07%	\$2,500.00 \$5,000.00	\$2,500.00 \$5,000.00	\$2,500.00 \$5,000.00	Monthly Monthly	Monthly Monthly
Christmas Club	.07%	.07%	\$5.00	No Minimum	No Minimum	Monthly	Monthly
On Track \$100.00 and above	.07%	.07%	\$5.00	\$5.00	\$100.00	Monthly	Monthly
Kirby Kangaroo Club Share Certificate	.20%	.20%	\$300.00	\$300.00	\$300.00	Monthly	Monthly
5-19-14 Share Certificates 12 months 24 months 36 months 48 months 60 months	.10% .20% .35% .50% .55%	.10% .20% .35% .50% .55%	\$500.00	\$500.00	\$500.00	Monthly	Monthly

Explanation of Rates & Fees

As explained in the MSA, this Rate and Fee Disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. For all accounts except certificates and Christmas club, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Savings and Money Market accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For all accounts except checking accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account with us or to a third party in any month. If you exceed these limitations, the account may be subject to a fee or be closed. For On Track accounts, you will be charged a fee for any withdrawal as disclosed on the fee

schedule. The fee is waived if the withdrawal occurs within seven (7) days after the account is opened. For a Christmas Club account, the entire balance will be transferred to the savings account on or after November 1 and the account will remain open. If any withdrawal is made from this account after November 15 and before the end of the club term, then a \$5 penalty will be assessed. For Money Market accounts, you are limited to three (3) withdrawals per month. If you exceed this limit, a fee of \$10.00 will be assessed for each withdrawal thereafter for that month.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

i. Amount of Penalty. The amount of the early withdrawal penalty is 90 days dividends calculated on the amount withdrawn.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

iii. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Fee Schedule

Account History Printout (per page)	\$1.00	Money Order (per order)	\$2.00
Account Reconciliation Research (per hour)	\$25.00	NSF Check (written by member from their account elsewhere, per item)	\$30.00
ATM Transaction at CREDIT UNION OWNED ATM	\$0.00	On Track Account Withdrawal Fee (2 free withdrawals January–December, additional withdrawals)	\$5.00
ATM Transaction at Non-Credit Union owned ATM (per transaction)	\$1.50	Overdraft/ NSF Fee for Checking or ACH (per item)	\$30.00
Cashier's Check (per check)	\$5.00	Overdraft Fees on Non-Returned Drafts (per check)	\$30.00
Check Card/ATM Card Replacement (per card)	\$10.00	Overdraft from Savings to Checking – Auto (per transfer)	\$2.00
Checking Account Low Balance Fee (per month, \$100 min.).....	N/A	Overdraft from Savings to Checking – Manual (per transfer) ..	\$2.00
Basic Checking and Golden Spike)	\$10.00	Statement Copy (over 12 months, per copy)	\$5.00
Christmas Club Early Withdrawal Fee (per withdrawal)	\$5.00	Statement Copy (prior 12 months or 4 quarters, per copy)	\$3.00
Courtesy Pay (per item)	\$30.00	Stop Payment – Checking and/or ACH (per item or series)	\$25.00
Credit Union Teller Check	\$5.00	Telephone Inquiries (per call)	\$1.00
Credit Union Check Copy – Rush Service FAX (per copy).....	\$4.00	Temporary Checks (Checking, for 8 checks)	\$3.00
Credit Union Checking Copy (per item)	\$1.50	Verbal Verification (to whom Checking is payable, per check)	\$1.50
Deposited Item Return (written to you by someone else, per item)	\$5.00	Visa Check/ ATM Card Overdraft Fee (per item)	\$30.00
Garnishment/Levy (per item)	\$25.00	Wire Transfer (incoming, per transfer)	\$10.00
Inactive Account- Returned Statement, No Forwarding Address (per month)	\$5.00	Wire Transfer (outgoing, per transfer)	\$15.00
Money Market Fee (if minimum balance not met)	\$25.00	Visa Debit International Transaction Charge.....	2% of transaction
Money Market Fee (per withdrawal, if more than 3 withdrawals are made)	\$10.00		