

**BUSINESS BASIC CHECKING & RATE DISCLOSURE**

**RATE SCHEDULE**

The rates, fees, and terms applicable to your account are provided with this Disclosure. Your account is also governed by the terms and conditions set forth in your Business Membership Booklet. TruMark Financial may offer other rates for these accounts from time to time.

**Rate Information:** As of March 2016, the dividend rate/interest rate associated with your account is 0.0% and the Annual Percentage Yield (APY) is 0.0%. See page 2 for more information.

**Compounding and Crediting:** Dividends and interest will be compounded daily and credited monthly.

**Balance Computation Method:** Dividends and interest are calculated by the daily balance method. See page 2 for details.

**Last Dividend Declaration Date:** March 1, 2016

**ACCOUNT OPENING AND USAGE**

Minimum Checking Account Balance	<u>\$0</u>	
Monthly Fee	<u>\$0</u>	If minimum account balance is not met.
Minimum Relationship Balance	<u>N/A</u>	Combined average daily balance in deposits.
Transaction fee	<u>\$.25</u>	Per transaction above 100
ATM fees	<u>N/A</u>	For using TruMark Financial ATMs
ATM fees	<u>\$2</u>	ATM Transactions – Non-TruMark Financial (foreign) ATMs
Non-Sufficient Funds (NSF) Fees	<u>\$32</u>	Per item
Returned Check Fee	<u>\$15</u>	Per declined check deposited into this account.
Stop Payment Fee	<u>\$32</u>	Per item or series to stop payment for up to six (6) months
Account Closing Fee	<u>\$5</u>	If account closed within 90 days of opening
Other Service Fees		Please consult TruMark Financial's Service Fee Disclosure for a full list of service fees

\*\*Deposits at ATMs are free for all TruMark Financial members. TruMark Financial members will not be assessed a fee or surcharge at any TruMark Financial ATMs. An additional surcharge may be assessed by ATM owners at non-TruMark Financial ATMs.

\*\*Includes withdrawal, balance inquiry, and transfers.

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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 interest rate is the rate at which interest is paid on the principal balance of the account. TruMark Financial reserves the right to change the dividend rate, APY, or interest rate at any time, as determined by TruMark Financial. The rates and fees appearing with this Disclosure are accurate as of the last dividend declaration date indicated herein. If you have any questions or require current rate and fee information on your account, please visit our website, <a href="http://www.trumarkonline.org">www.trumarkonline.org</a> , contact 1-877-TRUMARK (878-6275), or write to us at Attn: Business Services, 335 Commerce Drive, P.O. Box 8127 Fort Washington, PA 19034.
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 period of the Credit Union is monthly. This means that the beginning date of the dividend period is the first of the month and the end date is the last day of the month.
Accrual of Dividends:	Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account. If you close your account before accrued dividends are credited, you will be paid closing dividends calculated by the number of days in the dividend period the account is opened.
Balance Computation Method:	TruMark Financial uses the daily balance method to compute dividends/interest on all accounts. The daily balance method applies a daily periodic rate to the principal in the account daily.
Par Value:	The par value of a regular share in this Credit Union is \$5. A member who fails to maintain a share balance of at least par value may be terminated from membership.
NCUA Share Insurance:	Member accounts of TruMark Financial are federally insured by the National Credit Union Share Insurance Fund.
Other Terms & Conditions:	Additional terms and conditions governing your account are set forth in the Business Membership Booklet. In addition, please refer to the Service Fee Disclosure for current fee information.