**Member Rate & Fee Schedule**

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Share Savings</th>
<th>Youth</th>
<th>Club</th>
<th>Share Pledge</th>
<th>IRA Savings</th>
<th>Money Market</th>
<th>Interest Bearing Checking</th>
<th>Free Checking</th>
<th>Reboot Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividend Rate</td>
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<tr>
<td>Annual Percentage Yield</td>
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</tr>
<tr>
<td>Dividend Period</td>
<td>Calendar Month</td>
<td>Calendar Month</td>
<td>Calendar Month</td>
<td>Calendar Month</td>
<td>Calendar Month</td>
<td>Calendar Month</td>
<td>Daily</td>
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<tr>
<td>Minimum Opening Deposit</td>
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<td>$5.00</td>
<td>$5.00</td>
<td>$5.00</td>
<td>$100.00</td>
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<td>$500.00</td>
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<td>$50.00</td>
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<tr>
<td>Minimum Balance to Avoid Service Fee</td>
<td>$5.00</td>
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<td>$500.00</td>
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<tr>
<td>Minimum Balance to Earn Stated APY</td>
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<td>$5.00</td>
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<td>$500.00</td>
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</tr>
<tr>
<td>Account Limitations</td>
<td>See Section 6</td>
<td>See Section 6</td>
<td>See Section 6</td>
<td>See Section 6</td>
<td>See Section 6</td>
<td>See Section 6</td>
<td>See Section 6</td>
<td>See Section 7</td>
<td>See Section 8</td>
</tr>
</tbody>
</table>

**TRUTH-IN-SAVINGS DISCLOSURE**

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. Except as specifically described, the following disclosures apply to all of the 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 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 Share Savings and Club accounts are Tiered Rate accounts. If your Daily Balance is from $5.00 to $2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is $2,500.00 or greater, the second 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. The Money Market account is a Tiered Rate account. If your Daily Balance is from $5,000.00 to $9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is $10,000.00 or greater, the second 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 frequency of dividends and 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.

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.

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. 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 Share Savings, Club and Money Market 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. **TRANSFER LIMITATIONS -** For savings 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, debit or similar order. 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.

7. **Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of 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 paying 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 approved limit. Please refer to the Fee Schedule for current fee information.

8. **Reboot Checking** - must maintain full direct deposit at all times. There will not be check writing capabilities and no courtesy pay on this account. We may evaluate free checking benefits after one (1) year.
Member Account Fees

Credit Union Membership
Membership Share $5.00

Savings Account Fees
Money Market Account Excessive Withdrawals (per withdrawal if more than three per month) $10.00
Overdraft protection (from savings fee) $3.00 - $5.00 per item
Club Account Early Withdrawal Fee $10.00

Checking Account Fees
Interest Checking Account Below Minimum Balance fee $7.00 per month if the minimum balance of $500 is not maintained
Reboot Checking NSF fee $10.00 per month
Courtesy Pay Overdraft fee $30.00 per item
Stop Payment fee $30.00 per item
Temporary Checks $1.00 per 4 checks
Check Printing fee Market price
Photocopy of Check $3.00 per item

Electronic Funds Transfer Fees
Non-proprietary ATM fees $1.00 to $2.00
ACH/Point of Sales NSF fees $30.00
CU Money Prepaid Debit Card $5.00 per card

Other Service Fees (applicable to all accounts)
Account Reconciliation fee $10.00 per hour
Account Research fee $10.00 per hour
Account Activity Printout fee $2.00 per account
Account Statement Copy fee $5.00 per statement
Account Closure Reactivation $25.00
Cashier Checks $5.00 per check
Cashier Checks (non-member fee) $25 per check
Check Cashing (payroll checks only) $5.00 per check or 1% whichever is greater
Check Cashing (non-member fee) 3% of check amount
Coin Counting 2% of coin amount (free for youth accounts)
Deposit Item Return fee $5.00 per item
Dormant Account fee $5.00 per month charged after 1 year
Items sent for collections $10.00 per item
Legal Process fee $20.00 per item
Money Orders $1.00 - $2.00 per item
Return Mail Statement fee $5.00 per statement
VISA Gift Card $2.00 - $3.00
Western Union fee $15.00 per transfer
Wire Transfer fee USA fee (outgoing) $15.00 per transfer
Wire Transfer International fee $35.00 per transfer

Service Fees may be reduced or waived for members in the Elite, Select, and Classic categories of the member merit program. Elite, Select, Classic, Essential, and Choice are categories of the program, a program that rewards members based on the member’s relationship with the Credit Union. See below for criteria for each category. Visit www.LouisianaFCU.org for complete details.

Elite Category:
Deposit balances of $100,000 or greater.

Select Category:
Deposit of $50,000-$99,999 OR loan balances of $50,000 or greater

Classic Category:
Deposit & loan balances of $10,000-$49,999.

Essential Category:
Deposit & loan balances $10,000 & under.

Choice Category:
Members currently enrolled in Choice Checking.

LOCATIONS & CONTACT

LaPlace Branch
350 Belle Terre Blvd
LaPlace, LA 70068

Hammond Branch
42162 Veterans Ave
Hammond, LA 70403

Norco Branch
15689 Airline Drive
Norco, LA 70079

Gramercy Branch
1643 LA HWY 3125
Gramercy, LA 70052

Mailing Address
P.O. Box 1956
LaPlace, LA 70069

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985.652.4990