

For questions or inquiries, contact:



705 West Cherry Street
Jesup, GA 31545
800.822.1124

This credit union is federally insured by the National Credit Union Administration

TRUTH-IN-SAVINGS DISCLOSURES AND RATE AND FEE SCHEDULE

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 06/30/2024

Account Type	Tiered Amount	Dividend Rate	Annual Percentage Yield (APY)	Rate Type	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Savings									
Primary Vacation Christmas Club Savasaurus (Ages 0-12)	\$100 – 2,499.99	0.10%	0.10%	Variable	Quarterly	Quarterly	\$5.00	—	\$100.00
	\$2,500 – 9,999.99	0.25%	0.25%						
	\$10,000 – 24,999.99	0.50%	0.50%						
	\$25,000 – 49,999.99	1.00%	1.00%						
	\$50,000 – 99,999.99	1.25%	1.25%						
	\$100,000 – 499,999.99	1.50%	1.50%						
	\$500,000+	2.00%	2.00%						
Money Market	\$100 – 2,499.99	0.10%	0.10%	Variable	Monthly	Monthly	\$5.00	—	\$100.00
	\$2,500 – 9,999.99	0.25%	0.25%						
	\$10,000 – 24,999.99	0.50%	0.50%						
	\$25,000 – 49,999.99	1.00%	1.00%						
	\$50,000 – 99,999.99	1.25%	1.25%						
	\$100,000 – 499,999.99	1.50%	1.50%						
	\$500,000+	2.00%	2.00%						
Traditional IRA Savings Roth IRA Savings	\$25 – 2,499.99	0.10%	0.10%	Variable	Quarterly	Quarterly	\$5.00	—	\$25.00
	\$2,500 – 9,999.99	0.25%	0.25%						
	\$10,000 – 24,999.99	0.50%	0.50%						
	\$25,000 – 49,999.99	1.00%	1.00%						
	\$50,000 – 99,999.99	1.25%	1.25%						
	\$100,000 – 499,999.99	1.50%	1.50%						
	\$500,000+	2.00%	2.00%						
Checking									
Educator Scholar (Ages 13-23) Senior (Ages 55+)	\$100 – 2,499.99	0.10%	0.10%	Variable	Monthly	Monthly	\$25.00	—	\$100.00
	\$2,500 – 9,999.99	0.20%	0.20%						
	\$10,000+	0.30%	0.30%						
Interest Checking	\$100 – 2,499.99	0.10%	0.10%	Variable	Monthly	Monthly	\$25.00	\$300.00 or Direct Deposit	\$100.00
	\$2,500 – 9,999.99	0.20%	0.20%						
	\$10,000+	0.30%	0.30%						
No Strings Free Checking	—	—	—	—	—	—	\$25.00	—	—
Renew Checking	—	—	—	—	—	—	\$25.00	Service Fee Monthly \$10.00 or \$7.00 with Direct Deposit	—

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TRUTH-IN-SAVINGS DISCLOSURES AND RATE AND FEE SCHEDULE

Credit to Accounts for Member Deposits and Business Day Disclosure:

The Credit Union's "daily-cut-off time":	All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below.
The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers:	Any dollar amount may be transferred until close of business., on a business day. Any request for a transfer after close of business, will be sent on the next business day we are open.
The Credit Union's business day disclosure:	Our business days are listed below, excluding holidays. Our Night Depository is opened at 9:00 a.m. daily. (Deposits made after 9:00 a.m. or on a day we are not open will be processed on the next business day we are open).
Stop Payment Orders:	The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received by us after close of business hours, on Saturdays, or on holidays until after we open for business on the following business day.

Business Hours:

Branch	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday – Drive Thru Only	We will close to observe the following Federal Holidays:
Main Office Jesup Drive-Thru opens at 8:30 a.m. Mon-Fri	Closed	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 1:00 p.m.	New Year's Day, Birth of Martin Luther King, Jr., Washington's Birthday, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day
Brunswick Midway Douglas	Closed	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.	Closed	
Baxley	Closed	9:00 a.m. – 4:30 p.m.	9:00 am – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 1:00 p.m.	
Hazlehurst Drive-Thru closes 6:00 p.m. Fridays	Closed	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 4:30 p.m.	9:00 a.m. – 5:00 p.m.	9:00 a.m. – 5:00 p.m.	Closed	

Electronic Funds Transfer Services: Limitations, Fees, and other Important Information

Daily ATM/ITM Limits	Dollar Amount: \$1,000	Limit: 9 per 24 Hours
Daily VISA Debit Card POS	Dollar Amount: \$2,500	Limit: 15 per 24 Hours
ATM/ITM Off-Line Limits	Dollar Amount \$250	Limit: 9 per Day
POS Off-Line Limits	Dollar Amount: \$500	Limit: 9 per Day

Automatic Teller Machine (ATM/ITM) Limitations, Fees, and other Important Information

Replacement VISA Debit Card (per occurrence)	\$5.00
Rush Fee for Replacement VISA Debit Card	\$50.00
Insufficient and Overdraft Fee	\$30.00
ATM/ITM Out of Network Withdrawal Fee	\$1.00
Custom image on VISA Debit Card	\$5.00

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Bill Pay Limitations, Fee, and other Important Information	
Monthly Fee – First 3 months Free	No Fee with Monthly Bill Payment Activity \$5.00 Monthly Fee Without Monthly Bill Payment Activity (non-use)
Same Day Bill Pay Cutoff – times are biller dependent. Latest cutoff is 10 pm	\$9.95 per transaction
Stopping Payment of an Online Bill Payment Transaction	You can revise the amount or the due date online, on the transaction date on or before 5:00 p.m. (EST) . You may contact us or our representative pursuant to our Agreement at 844-596-1075 to cancel a payment up to 1:00 p.m. (EST) on the business day your payment is scheduled to be initiated.
Overnight Checks 4 pm Cutoff Time	\$14.95 per transaction
Stop Payments	\$30 per transaction
A2A Transfers	No charge for inbound or outbound transactions; 10:00 pm cutoff time
Zelle Send and Receive Money	Free

Safe Deposit Boxes (Available at Jesup, Hazlehurst and Brunswick Branches only)					
Size	Yearly Fee	Size	Yearly Fee	Size	Yearly Fee
5 x 5	\$18.00	5 x 10	\$42.00	3 x 5 (Hazlehurst Branch Only)	\$15.00
3 x 10	\$22.00	10 x 10	\$62.00	2 x 5 (Brunswick Branch Only)	\$7.00
Drill Fee	\$275	Rekey Fee	\$30.00		

MasterCard Credit Card			
Annual Fee	No Charge	Late Payment	\$30.00
Cash Advance Fee	\$5.00 or 2% whichever is greater with a maximum of \$200.00	Balance Transfer Fee	\$5.00 or 2% whichever is greater with a maximum of \$200.00
Pay by Phone Fee	\$10.00	Foreign Transaction Fee	2% of each multiple currency transaction in U.S. dollars. Cross-border transaction fee up to 1% on all cross-border transactions
Card Replacement Fee	\$5.00	Statement Copy Fee	\$2.00
Rush Fee	\$25.00	On Demand ACH Fee	\$5.00
Minimum Payment Fee	3% or \$20 whichever is greater	Return Check Fee	\$25.00



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Fees and Service Charges for All Accounts and Services			
Returned item fee (per item // unpaid items that are returned by the institution upon which drawn)	\$10.00	Insufficient funds item fee (per item // unpaid items that are returned by us, Draft and EFT) *	\$30.00
Account reconciliation / Research fee (per hour)	\$20.00	Overdraft Privilege Fee (per item // items that are paid by us, Draft and EFT) *	\$30.00
Christmas Club early withdrawal fee (per withdrawal if withdrawn before October 1)	\$10.00	Check printing fee	Price varies depending on style
Legal process tax levies, garnishments, etc. (per occurrence)	Actual Costs	Checking with Interest Service Charge Fee (per month if minimum balance has not been met, with direct deposit no charge)	\$4.00
Wire transfer (Domestic) fee (per transfer) Outgoing	\$15.00	Stop Payment Request Fee (per request, Draft, EFT)	\$4.00
Wire Transfer (International fee (per transfer) Outgoing	\$30.00	Renew Checking Service Charge Fee (per month is account does not have direct deposit)	\$10.00
Renew Checking Service Charge Fee (per month if account has direct deposit	\$7.00	Debit/Credit Card Payments by phone	\$4.95
Home Banking Fee (per month if inactive for 3 months)	\$5.00	Maintenance Fee (per month if account has an invalid address)	\$5.00
Visa Gift Card (per card, not reloadable)	\$5.00	Inactivity/Dormant Account Fee (per month after 12 months without activity	\$5.00
Deposit Bags	\$3.00 (size 11x6) \$5.00 (size 12x8) \$25.00 (lock bag)		
Subordination Fee	\$100.00		

State Laws & Jurisdiction/Venue: Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of Georgia shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue. For the purposes of jurisdiction and venue as explained in the Membership Account Agreement and Disclosures, the Credit Union's principal office is located in Wayne County in the State of Georgia.

Costs, Expenses and Attorneys' Fees ALL ACCOUNTS / SERVICES. All owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorneys' fees we may incur: (1) If it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; (2) If we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process; your failure to comply with any obligation in this Membership Agreement or otherwise; (3) If we incur any expense as a result of any dispute, adverse or inconsistent claims; (4) If we bring any action contemplated in this Agreement; (5) If we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) If we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transaction(s) to/from your accounts or involving any services with us, or any request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this Agreement or otherwise; or as provided in this subsection, including but not limited to costs of repossession, repair, appraisal, and all other costs or expenses, you agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action, you agree that 20% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides otherwise. Further, you agree to pay the Credit Union an additional sum for any costs, legal expenses or attorneys' fees incurred in any appellate, bankruptcy or post-judgment proceedings, except as limited or prohibited by applicable law. Any costs, expenses or fees hereunder will be paid from any of your account(s) with the Credit Union before payment to any owner or other party. If the amounts in your account(s) are not sufficient, then the owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.

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The rates and fees appearing in this schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. Rates may change after account is opened without notice. Although dividends are based on the Credit Union's earnings at the end of each dividend period and cannot be guaranteed, the Credit Union projects sufficient earnings to pay these projected rates. Fees could reduce earnings on the account. Transactions to/from any accounts may be limited until id verification of all applicable persons is completed.

*A fee will be imposed for overdrafts created by share drafts, ACH, Point-of-Sale, ATM/ITM withdrawals, in-person withdrawals, or by other electronic means. Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-two (32) days for a minimum of one business day. We generally post items in the following order: 1) credits, 2) ATM/ITM and debit card transactions (in the order received), 3) ACH debits (order received), 4) checks (check number order); however, exceptions will occur. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of fees assessed. Interstate Credit Union will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s). ATM/ITM and everyday debit transactions will not be covered unless the member consents to extended coverage.

Except as specifically described, the following disclosures apply to all the accounts. All accounts described in this Truth-in-Savings Disclosure are share or share draft accounts.

1. **Rate Information.** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Truth-in-Savings Act Rate and Fee Schedule ("Schedule") provided above. The dividend rate and APY may change each dividend period as determined by the Credit Union's Board of Directors.
2. **Compounding and Crediting.** Dividends will be compounded and will be credited as set forth in the Schedule. The Dividend Period ("period") for each of your accounts is set forth in the Schedule. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. If your account is closed or you make a withdrawal during a dividend period before dividends are credited, you may not receive accrued but uncredited dividends.
3. **Balance Information.** Any minimum deposit to open an account and the minimum average daily balance you must maintain to avoid service fees and to earn the annual percentage yield stated for your account is set forth in the Schedule. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the Period. The average daily balance is calculated by adding the balance in your account for each day of the Period and dividing that figure by the number of days in the Period. Accounts with Minimum Balance Requirements: If you fail to maintain the minimum balance required to earn the dividend rate and annual percentage yield for any account as set forth in the Schedule, then you will not earn the dividend rate and annual percentage yield for the period in which you do not meet this requirement.
4. **Accrual of Dividends.** Dividends will begin to accrue on the business day we receive provisional credit for the deposit of noncash items (e.g. checks) to your account. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account.
5. **Transaction Limitations for All Share Savings Accounts.** Limitations are set forth in the first Section of this Booklet entitled "Membership, Accounts and Account Services agreement." **Additional Limitations for IRA Savings Accounts:** You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA or other Credit Union accounts. Deposits are not limited. Transfers to a Credit Union IRA Certificate are allowed subject to applicable law; and the minimum balance requirements and other restrictions applicable to the Certificate Account.
6. **Excessive Transactions.** For Regular Share, Money Market, Clubs, Savasaurus Club, and IRA Share Accounts, there are no limitations for preauthorized, automatic, or telephone transfers made from these accounts to another account of yours or to a third party in any month, and no limitations for transfers made by check, draft, or debit card to a third party. For Checking accounts, no account limitations apply.

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COMMON FEATURES OF ALL ACCOUNTS

1. **Nature of Dividends.** The Credit Union pays dividends from current income and available earnings, after required transfers to reserves at the end of the dividend period, thus dividends are not guaranteed. The Dividend Rate and Annual Percentage Yield set forth in the Schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.
2. **National Credit Union Share Insurance Fund.** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.
3. **Limitations on Maximum Shares Held by One Member.** The Credit Union's Board of Directors may limit the maximum amount of shares one member may hold by resolution, which they may set or change from time to time.
4. **Transfer and Assignment.** OWNERSHIP OF AN ACCOUNT IS NOT TRANSFERABLE WITHOUT THE WRITTEN CONSENT OF THE Credit Union. The Credit Union may, before giving its consent, use any of the funds in this Account to repay any debt due it from any named Account owner. Your Accounts may be pledged to secure your existing or future obligations owed to this Credit Union.
5. **Fees and Charges.** The fees and charges set forth in the Schedule may be assessed against your account(s).
6. **Par Value Requirements.** The Par Value of a membership share, which must be fully paid to become a member or maintain membership or to receive and maintain any accounts or services with us is set forth in the Schedule. The sum of your membership share shall be paid into and retained in your share savings or other appropriate account.
7. **Transaction Limitation on All Accounts.** No member may withdraw any amount on deposit below the amount of their primary or contingent liability to the Credit Union if they are delinquent as borrower, co-maker, or guarantor, without the Credit Union's written permission. Further, if your account(s) are pledged to us to secure any loan obligation, then you must pay, or, with our permission, renew the loan before any principal or dividends may be withdrawn or transferred. If we allow you to renew a loan secured by such a pledge, you may be required to renew any pledged account or leave the funds on deposit with us until the loan is paid or we specifically release the funds.