

savings account rates

	Rate	APY
Savings Dividend		
\$100 - \$999.99.....	.049%	.050%
\$1,000 and greater.....	.099%	.100%
IRA Savings Account		
\$100 - \$9,999.99.....	.099%	.100%
\$10,000 and greater.....	.199%	.200%
Daily Money Account		
\$1,000 - \$2,499.99.....	.099%	.100%
\$2,500 - \$9,999.99.....	.149%	.150%
\$10,000 - \$24,999.99.....	.150%	.150%
\$25,000 - \$49,999.99.....	.200%	.200%
\$50,000 - \$99,999.99.....	.200%	.200%
\$100,000 - \$149,999.99.....	.250%	.250%
\$150,000 - \$249,999.99.....	.300%	.300%
\$250,000 and greater.....	.349%	.350%
Christmas Club119%	.120%
Summer Savings Club119%	.120%
Youth Savings		
\$25 and greater.....	.099%	.100%
Vacation Account		
\$100 and greater.....	.049%	.050%
Special Savings		
\$100 and greater.....	.049%	.050%
Insurance Account		
\$100 and greater.....	.049%	.050%
Escrow Account		
\$100 and greater.....	.049%	.050%
Loan Savings		
\$100 and greater.....	.049%	.050%
Pledged Savings		
\$100 and greater.....	.049%	.050%
Bill Payment Savings Account	None	None

checking account rates

Personal Free Checking	None	None
Debit Rewards	None	None
New Foundation Checking	None	None
Dividend Checking		
\$1,000 and greater.....	.049%	.050%
*Non-Profit (Association) Checking		
\$2,500 and greater.....	.049%	.050%
*BASIC Business Checking		
\$2,500 and greater.....	.049%	.050%
*VALUE Business Checking	None	None
*DIVIDEND Business Checking		
\$10,000 and greater.....	.049%	.050%
Health Savings Checking (HSA)		
\$100 - \$999.99.....	.049%	.050%
\$1,000 and greater.....	.099%	.100%

*See Non-Personal Checking Accounts disclosure for related fees.

miscellaneous fees

ATM Withdrawals and Inquiries		
All Reliant owned machines		No charge
Non-Reliant machines		5 free/month, then \$2.00 each
Balance Checking Account		\$12/hour
Bill Payer Check Copy		\$20
Bill Payer Service		Free
Bill Payer Stop Payment		\$25
Certified Mail Fee		\$5
Check Payment by Phone		\$5/transaction
Check Printing		Varies by style
Coin Counter		5% of amount
Copy of Check written on your account (or official check)		Free
Online		Free
Copy of Member Receipt		\$2
Copy of Member Statement		\$5/statement
Courtesy Pay		\$35
Deposited Item Returned		\$20
Escheat Fee		\$50
External Transfer Fee		Free
Fax Service Fee		\$1/page
Foreign Checks Processed (Excludes Canadian Checks)		\$30
Inactivity Fee		\$10
IRA Transfer/Rollover Fee		\$30
IRA/HSA Termination Fee		\$30
Insufficient/Uncollected Funds Items		\$35
Legal Action Compliance (Levies, Orders, Subpoenas, etc.)		\$100
Money Orders		\$3 each
Mortgage Subordination Fee		\$200
Night Deposit Bag		\$25
Replacement Key		\$10
Notary Service		Free
Official Checks		\$5
Stop Payment / Replacement		\$25
Overdraft Protection from Savings		\$5/transfer
Popmoney Standard Delivery		Free
Protested Item		\$20
Real Estate - Partial Release of Collateral		\$200
Record Search or Special Services		\$15/hr.; \$15 minimum
Returned Mail Fee		\$10
Returned Payment		
Loan/Checks by Phone		\$20
Rush Fee for Card Replacement		\$30
Stop Payment Order		\$35
Temporary Checks		8 free at account opening then 25¢ each page
Vinyl Deposit Bag		Free
Wire Transfers:		
Incoming Domestic		\$15
Outgoing Domestic		\$25

**Non-member fees:

ATM Withdrawals	\$2.50-\$3.00
Check Cashing	\$5 or 1% of check amount, whichever is greater
Notary Service	\$2

Reliant also offers Certificate accounts. Please ask for additional information.

	Savings Dividend	Youth Savings	Christmas Club & Summer Savings Club	Special Savings	Insurance Account	Vacation Account	Escrow Account	Loan Savings	Pledged Savings	IRA Savings Account	Daily Money Account (DMA)	Personal Free Checking	Debit Rewards	Dividend Checking	New Foundation Checking	HSA Checking	Non-Personal Checking
Dividend Information																	
Current Dividend Rate & Annual Percentage Yield	See rate information on reverse side.																
Dividends Calculated	M	Q	Q	Q	Q	Q	Q	Q	Q	Q	D	N/A	N/A	M	N/A	M	M
Dividends Compounded	M	Q	Q	Q	Q	Q	Q	Q	Q	Q	M	N/A	N/A	M	N/A	M	M
Dividends Credited	M	Q	Q	Q	Q	Q	Q	Q	Q	Q	M	N/A	N/A	M	N/A	M	M
Balance Requirements																	
Minimum opening balance	\$5	\$5 or \$5/payroll	\$5 or \$5/payroll	\$5 or \$5/payroll	\$5 or \$5/payroll	\$5 or \$5/payroll	per mortgage contract	per loan payment	per loan contract	\$100 or \$10/payroll	\$1000	\$25	\$25	\$25	\$25	\$25	None
Minimum balance to avoid a service fee	Note 1	None	None	None	None	None	None	None	None	None	None	None	None	Note 8	None	None	None
Minimum balance to earn stated APY	See rate information on reverse side.																
Balance Computation Method	ADB	ADB	ADB	ADB	ADB	ADB	ADB	ADB	ADB	ADB	Daily	ADB	ADB	ADB	ADB	ADB	ADB
Service Fees and Penalties																	
Monthly Maintenance Fee	Note 1	None	None	None	None	None	None	None	None	None	None	None	Note 13	Note 8	Note 14	None	Note 9
Early Withdrawal Penalties			Note 2														
Other Fees	Note 12			Note 12	Note 12	Note 12	Note 12	Note 12	Note 4/12	Note 5	Note 6/12	Note 7/12	Note 7/12	Note 8/12	Note 7/14	Note 10	Note 9/12
Other Information																	
Account Restrictions							Note 3			Note 5	Note 6				Note 15	Note 11	
Account Renewal			Note 2												Note 16		
Age Requirements		less than 18										16 and over	16 and over	16 and over	16 and over	16 and over	16 and over

NOTES:

- A fee of \$5 per month will be charged against the savings dividend account if the total balance in the account (including all sub-accounts) is less than \$100 at the close of business on the last business day of the month. Any account with a loan balance of at least \$100 at the close of business on that day will not be charged the monthly fee. The low balance fee does not apply to account owners under the age of 18 or to accounts open less than 3 months. The first \$5.00 deposited to the account represents your share of the credit union. To retain membership, the \$5.00 must remain on deposit.
- A penalty of \$15 will be charged to the Summer Savings Club and Christmas Club Savings account for early withdrawal which may reduce earnings. This account will automatically renew at maturity (July 1 for Summer Savings Club and October 1 for Christmas Club) unless you inform us otherwise.
- This account is only available as required by Reliant.
- A fee of \$10 is required to request release of funds from this account prior to fulfillment of loan contract.
- A fee of \$30 may be applied for termination or transfer of this account to another institution. Additional fees and penalties may be applied by the Internal Revenue Service, subject to restrictions of an Individual Retirement Account. \$10 per payroll or \$100 minimum IRA balance required.
- Number of deposits, in-office transactions, and ATM transactions is unlimited. Maximum of 6 out-of-office transfers and/or withdrawals are permitted per month (including online transactions). See fee schedule on reverse side for information on fees related to this account.
- See fee schedule on reverse side.
- \$5.00 monthly maintenance fee will be assessed any month in which the average daily balance in the Dividend Checking account falls below \$1000. See fee schedule on reverse side for information on other fees related to this account.
- See "Non Personal Checking Account Services" disclosure for details.
- Withdrawals made from HSAs will automatically be assumed to be a normal distribution and will be reported to the IRS as such unless you complete an HSA withdrawal form if there is an exception.
- The HSA owner is solely responsible for making sure that all HSA contributions are within the limits set by the tax laws and that the aggregate contribution per tax year will not exceed the maximum amount allowed by the IRS.
- A \$10 inactivity fee will be applied to accounts that do not have transactions for 12 months or more and have a balance of less than \$500. Balances will be transferred to the savings dividend account and the fee will be taken from the savings dividend account.
- A \$10 monthly maintenance fee is waived with at least 20 point of sale (POS) debit card transactions per month.
- A \$10 monthly maintenance fee is waived with enrollment in direct deposit. There is a limit of two (2) insufficient funds fees throughout a rolling 12-month period.
- There is a \$250 daily ATM withdrawal limit. Courtesy pay (standard and expanded) and mobile check deposit are not available with this account.
- After 12 months of satisfactory account history, member will be able to transfer to another type of checking account.

Abbreviations

M - Monthly
 Q - Quarterly
 D - Daily
 ADB - Average Daily Balance
 DB - Daily Balance
 N/A - Not Applicable

Non-Member Services

**Check cashing for non-members limited to: Personal checks for less than \$200; Payroll checks from a known business; US Treasury Checks, Federal Reserve Checks, State and Local Government Checks, Certified Checks made payable to the individual cashing the check. Checks over \$1000 must be checks drawn on a Bank or Credit Union in New York State. The maximum dollar amount of checks cashed will not exceed \$5000 at any one time.

SEE REVERSE SIDE FOR OTHER IMPORTANT INFORMATION