

### savings account rates

|   | Rate | APY  |
|---|------|------|
| <b>Savings Dividend</b>                   |      |      |
| \$100 - \$999.99.....                     | .05% | .05% |
| \$1,000 and greater.....                  | .10% | .10% |
| <b>IRA Savings Account</b>                |      |      |
| \$100 - \$9,999.99.....                   | .10% | .10% |
| \$10,000 and greater.....                 | .15% | .15% |
| <b>Daily Money Account</b>                |      |      |
| \$1,000 - \$2,499.99.....                 | .25% | .25% |
| \$2,500 - \$9,999.99.....                 | .30% | .30% |
| \$10,000 - \$24,999.99.....               | .35% | .35% |
| \$25,000 - \$49,999.99.....               | .40% | .40% |
| \$50,000 - \$99,999.99.....               | .45% | .45% |
| \$100,000 - \$149,999.99.....             | .55% | .55% |
| \$150,000 - \$249,999.99.....             | .65% | .65% |
| \$250,000 and greater.....                | .65% | .65% |
| <b>Christmas Club</b> .....               | .12% | .12% |
| <b>Summer Savings Club</b> .....          | .12% | .12% |
| <b>Youth Savings</b>                      |      |      |
| \$25 and greater .....                    | .10% | .10% |
| <b>Vacation Account</b>                   |      |      |
| \$100 and greater.....                    | .05% | .05% |
| <b>Special Savings</b>                    |      |      |
| \$100 and greater.....                    | .05% | .05% |
| <b>Insurance Account</b>                  |      |      |
| \$100 and greater.....                    | .05% | .05% |
| <b>Escrow Account</b>                     |      |      |
| \$100 and greater.....                    | .05% | .05% |
| <b>Loan Savings</b>                       |      |      |
| \$100 and greater.....                    | .05% | .05% |
| <b>Pledged Savings</b>                    |      |      |
| \$100 and greater.....                    | .05% | .05% |
| <b>Bill Payment Savings Account</b> ..... | None | None |

### checking account rates

|   |      |      |
|---|------|------|
| <b>Personal Free Checking</b> .....       | None | None |
| <b>Debit Rewards</b> .....                | None | None |
| <b>New Foundation Checking</b> .....      | None | None |
| <b>Dividend Checking</b>                  |      |      |
| \$1,000 and greater.....                  | .05% | .05% |
| <b>*Non-Profit (Association) Checking</b> |      |      |
| \$2,500 and greater.....                  | .05% | .05% |
| <b>*BASIC Business Checking</b>           |      |      |
| \$2,500 and greater.....                  | .05% | .05% |
| <b>*VALUE Business Checking</b> .....     | None | None |
| <b>*DIVIDEND Business Checking</b>        |      |      |
| \$10,000 and greater.....                 | .05% | .05% |
| <b>Health Savings Checking (HSA)</b>      |      |      |
| \$100 - \$999.99 .....                    | .05% | .05% |
| \$1,000 and greater .....                 | .10% | .10% |

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

### miscellaneous fees

|   |  |
|---|--|
| ACH Stop Payment                            | \$35   |
| 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                    | Free   |
| Courtesy Pay                                | \$35   |
| Escheat Fee                                 | \$50   |
| External Transfer Fee                       | Free   |
| Fax Service Fee                             | \$1/page                                     |
| Foreign Checks Processed                    | \$30   |
| (Excludes Canadian Checks)                  |  |
| 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  |
| Stop Payment / Replacement                  | \$25   |
| 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                                 |
| 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   |
| Zelle® Electronic Transfer                  | Free   |

#### \*\*Non-member fees:

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

Please Note: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period, and they may change without notice as determined by Reliant's Board of Directors. Dividends will be calculated, compounded, and credited as set forth inside. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. Dividends begin accruing on the effective date of deposit. Any account closed prior to the end of the dividend period will not receive dividends for that period, except for the Daily Money Account and Certificate Accounts, for which dividends will be paid up to the date of withdrawal.

All rates and fees are subject to change. Some fees are waived if you participate in a special Reliant program. Fees may reduce earnings. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Membership eligibility required.

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 |
|---|---------------------------------------|--------------------|--------------------------------------|--------------------|--------------------|--------------------|-----------------------|------------------|-------------------|-----------------------|---------------------------|------------------------|---------------|-------------------|-------------------------|--------------|-----------------------|
| <b>Dividend Information</b>                     |                                       |                    |                                      |                    |                    |                    |                       |                  |                   |                       |                           |                        |               |                   |                         |              |                       |
| 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                     |
| <b>Balance Requirements</b>                     |                                       |                    |                                      |                    |                    |                    |                       |                  |                   |                       |                           |                        |               |                   |                         |              |                       |
| 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                   |
| <b>Service Fees and Penalties</b>               |                                       |                    |                                      |                    |                    |                    |                       |                  |                   |                       |                           |                        |               |                   |                         |              |                       |
| 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             |
| <b>Other Information</b>                        |                                       |                    |                                      |                    |                    |                    |                       |                  |                   |                       |                           |                        |               |                   |                         |              |                       |
| 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           |

**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) is 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**