

Palmetto Health Credit Union Truth-in-Savings Act Rate and Fee Schedule
This Rate and Fee Schedule is part of your Agreement with the Credit Union

General Information		
PHCU Corporate Address: Palmetto Health Credit Union PO Box 100167 Columbia, SC 29202-3167	Phone: 803-978-2101 Toll Free: 888-978-2101 Fax: 803-704-1008	The date of this Rate and Fee schedule is: June 1, 2019 The rates appearing below are accurate as of the date indicated above. If you have questions or require current rate information contact the credit union at the address or numbers given at the left. The par value of membership share is \$5.00 Transactions may be limited until ID verification of all persons is completed.

	Share Savings Account	Share Draft	IRA Accounts	Club Accounts	HSA
Dividend Rate	.25%	\$500-\$4,999 0.05% \$5,000-\$9,999 0.15% \$10,000-\$24,999 0.15% \$25,000-\$99,999 0.20% \$100,000 + 0.35%	.25%	.25%	.15%
Annual Percentage Yield ("APY")	.25%	\$500-\$4,999 0.05% \$5,000-\$9,999 0.15% \$10,000-\$24,999 0.15% \$25,000-\$99,999 0.20% \$100,000 + 0.35%	.25%	.25%	.15%
Dividends Compounded	Quarterly	Monthly	Quarterly	Quarterly	Monthly
Dividends Credited	Quarterly	Monthly	Quarterly	Quarterly	Monthly
Dividend Period	Quarterly	Monthly	Quarterly	Quarterly	Monthly
Minimum Opening Deposit	\$5.00	\$0.00	\$5.00	\$0.00	\$0.00
Minimum Balance Required to earn stated APY	\$100.00	\$500.00	\$100.00	None	\$100.00
Minimum Balance to Avoid Service Charge	None	None	None	None	None
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
Account Limitations				See Page #2	

Term Share Certificate	Share Certificate Account	+25K & IRA Share Certificate Accounts	+50K Share Certificate Accounts
Minimum Opening Deposit	\$500.00	\$25,000.00	\$50,000.00
Minimum Balance to earn stated APY	\$500.00	\$25,000.00	\$50,000.00
Dividends Compounded	Quarterly	Quarterly	Quarterly
Dividends Credited	Quarterly	Quarterly	Quarterly
Dividend Period	Quarterly	Quarterly	Quarterly

Term	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
36 Months	2.15%	2.17%	2.18%	2.20%	2.30%	2.32%
24 Months	1.85%	1.86%	1.88%	1.89%	2.05%	2.06%
18 Months	1.40%	1.41%	1.45%	1.46%	1.55%	1.56%
12 Months	1.50%	1.51%	1.55%	1.56%	1.65%	1.66%
6 Months	0.88%	0.88%	0.90%	0.90%	0.95%	0.95%
3 Months	0.60%	0.60%	0.60%	0.60%	0.75%	0.75%

Credit to Accounts for Member Deposits and Business Day Disclosure

- The Credit Union's "daily cut-off time" is 5:00 p.m. or the close of business. For 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 Wire Funds Transfers is 4:00 p.m., on a business day. Any request for a transfer after 4:00 p.m. will be sent on the next business day we are open.
- The Credit Union's business day is defined as Monday through Friday 8:30 AM to 5:00 PM, excluding Federal holidays.

Approved Check Printer/ Vendor: Harland Check Printers, Inc.

Electronic Funds Transfer Services Limitations:		Online	Offline
Daily ATM Limits	(per 24 Hours)	\$705.00	\$305.00
Daily POS Limits	(per 24 Hours)	\$1,505.00	\$505.00
Daily Debit Card Limits	(per 24 Hours)	Available Account Balance	\$305.00
On-Line (Online Banking)	(per 24 Hours)	Available Account Balance	N/A

Club Accounts Limitations:	Account Requirements	Distribution Methods
Christmas Club	Withdrawal limitations apply; Early withdrawal fee of \$5.00 each	Automatic transfer to designated account in October
Back-To-School Club		Automatic transfer to designated account in July
Vacation Club	2 free withdrawals per year; then \$5.00 each	Withdrawal for vacation use

Fees and Service Charges (all fees subject to change)			
Returned item fee (per item) // unpaid items that are returned by the institution upon which drawn)	\$10.00	Insufficient funds item fee (per occurrence// unpaid items that are returned by us)	\$25.00
Auto Transfer Fee (from Shares or LOC)	\$2.00	Overdraft Privilege Fee (per occurrence // items that are paid by us)	\$25.00
Check copy fee (per item after one free)	\$2.00	Check printing fee	Price varies depending on style
Temporary/Counter Checks (8 checks)	\$5.00		
Statement copy/ Return Statement fee (per statement/printout)	\$3.00	Research services fee (per hour)	\$30.00
Wire transfer fee (incoming and outgoing)	\$12.00	Legal process, Tax levies, garnishments, etc. (per occurrence)	\$50.00
Wire transfer (international) fee (per transfer)	\$30.00	Club Account Withdrawal fee (per withdrawal)	\$5.00
Stop payment request fee (per request)	\$25.00	Address Verification	\$10.00
Inactive/Dormant Account Fee (12 months)	\$5.00/ Month	New Member fee (one time upon application/non-refundable)	\$5.00
ATM (non-PHCU ATMs)	\$1.00 per inquiry, withdrawal, transfer 1 st SIX free/month	Cashiers' Check (per check)	\$3.00
		Visa ®Gift Card	\$3.00
Non-member cashier's check (on-us item replacement)	\$10.00	Excessive Withdrawal – Savings/Regular Share (per withdrawal in excess of 4 withdrawals in a month)	\$5.00
Replacement ATM or Debit Card	\$5.00	Termination Fee – Below Par Share	\$5.00
Collection Item (non-US bank item)	\$35.00	Automated Clearing House (ACH) Origination Telephone Request	\$10.00