



Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS This supplement is incorporated into, becomes a part of and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account Request for Information

EFFECTIVE DATE: 7/01/2018

| | FIXED RATE | | | |
|---|-------------------|---------------|------------------------------------|-------------------------|
| Account Type | MINIMUM BALANCE | TERM | BALANCE REQUIREMENTS | ANNUAL PERCENTAGE YIELD |
| <input type="checkbox"/> Primary Share (1) | | | | <u>0.10%</u> |
| <input type="checkbox"/> Secondary Share (1) | | | | <u>0.10%</u> |
| <input type="checkbox"/> Share Draft (1) | | | | <u>0.05%</u> |
| <input type="checkbox"/> Grow Green Checking | | | Qualifying Rate Up to \$15,000 | <u>1.50%</u> |
| | | | Non-Qualifying Rate Up to \$15,000 | <u>0.05%</u> |
| | | | \$15,000.01 or Greater | <u>0.05%</u> |
| <input type="checkbox"/> Business Share (15) | | | \$ 0 - \$ 24,999.99 | <u>0.05%</u> |
| | | | \$ 25,000 - \$ 49,999.99 | <u>0.20%</u> |
| | | | \$ 50,000 - \$ 99,999.99 | <u>0.25%</u> |
| | | | \$ 100,000 - \$ 249,999.99 | <u>0.30%</u> |
| | | | \$ 250,000 - \$ 499,999.99 | <u>0.35%</u> |
| | | | \$ 500,000 + | <u>0.35%</u> |
| <input type="checkbox"/> Share Investment (1) | | | 0 - \$1,999.99 | <u>0.00%</u> |
| | | | \$2,000.00 - \$19,999.99 | <u>0.80%</u> |
| | | | \$10,000.00 - \$74,999.99 | <u>0.90%</u> |
| | | | \$75,000 & Greater | <u>1.00%</u> |
| <input type="checkbox"/> Kid's Club (1) | | | | <u>0.10%</u> |
| <input type="checkbox"/> Teen Club (1) | | | | <u>0.10%</u> |
| <input type="checkbox"/> Christmas Club (1) | | | | <u>0.10%</u> |
| <input type="checkbox"/> Vacation Club (1) | | | | <u>0.10%</u> |
| <input type="checkbox"/> Insurance Club (1) | | | | <u>0.00%</u> |
| <input type="checkbox"/> Real Estate Taxes Club (1) | | | | <u>0.00%</u> |
| <input type="checkbox"/> IRA Share (1) | | | | <u>0.45%</u> |
| <input type="checkbox"/> Term Share Certificate (2) | \$ <u>500.00</u> | <u>Months</u> | | _____ % |
| <input type="checkbox"/> Promotional Term Share Certificate (2) | \$ _____ | <u>Months</u> | | _____ % |

- (1) For the purposes of this disclosure, this is a rate and APY as of the date listed at the top of this document. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change every dividend period as determined by Our Board of Directors.
- (2) For the purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of the effective date shown herein. These Dividend Rate(s) and Annual Percentage Yield(s) can change at any time. For more current rates, please call (804) 843-2520.

Baylands FCU Schedule of Fees and Charges

ACH (Automatic Deposit/Withdrawal to Account)

| | |
|---------------------------|------------------|
| ACH Origination | \$25.00 per item |
| ACH Direct Debit NSF | \$31.00 per item |
| ACH Direct Debit Returned | \$31.00 per item |

ATM Debit Card

| | |
|--|------------------------|
| ATM Foreign Transaction Fee | \$1.00 per transaction |
| Card Replacement (express delivery is an additional \$25.00) | \$10.00 per Card |
| ATM/Debit Card Mailed to Branch | \$15.00 per Card |
| NSF Fee | \$31.00 per item |
| PIN Reorder | \$5.00 per PIN |
| Visa International Transaction fee (pass on fee from Visa) | 1% of each Transaction |

Bill Payment – Online

| | |
|--|-----------------------------------|
| Merchant Return Fee (if payment is returned by payee for any reason) | \$8.00 per returned payment |
| Stop Payment Fee | \$31.00 per stopped payment |
| Overnight Fee | \$14.95 |
| 2nd Day Fee | \$9.95 Standard or \$4.95 Economy |
| Charitable Donations | \$1.99 |
| Gift Pay | \$2.99 |

Christmas/Vacation Club

| | |
|----------------------|------------------------|
| Early Withdrawal Fee | \$10.00 per withdrawal |
|----------------------|------------------------|

IRA

| | |
|---|-------------------------|
| Closure Fee | \$30.00 |
| Transfer/Rollover Fee to non BFCU account | \$30.00 per transaction |

Loan/VISA Credit Card

| | |
|---|--|
| Loan Late Payment | 10% of monthly payment not to exceed \$100 |
| Payment by Phone using VISA card | \$5.00 per payment |
| Credit Card Late Charge | \$27.00 |
| Payoff Documentation Fee (fax or mail) | \$5.00 |
| Loan Coupon Book | \$6.00 per booklet (0-12 coupons) |
| International Transaction Fee (pass on fee from VISA) | 1% of each transaction |

Miscellaneous

| | |
|---|--------------------------------------|
| Account History Printout | \$2.00 per printout |
| Account Reconciliation & Research Fee | \$15.00 per ½ hour |
| Check Cashing (aggregate balance less than \$100) | \$5.00 per check |
| Copies | \$0.25 per page |
| Statement Copy | \$1.00 per page |
| Fax | \$1.00 per page |
| Legal Process (subpoena, research fee) | \$100.00 per item |
| Lien/Levy/Garnishment Processing Fee | \$100.00 per item |
| Inactive Membership Fee (after 12 months of inactivity) | \$7.00 per month (waived for minors) |
| Reissue Teller Check (within 14 days of issuance) | \$31.00 per item |
| Returned Deposit Item | \$10.00 per item |
| Teller Check/Online Banking "Check to Self" | \$5.00 per check/\$2.00 per check |
| Zipper Bags | \$3.00 each |
| Return Mail Fee | \$10.00 each occurrence |
| Counter Checks | \$8.00 per sheet of 4 |
| Closed Membership Account during first 6 months | \$20.00 |
| Reopen Membership Account before 6 months | \$20.00 |
| Notary Service Non-Member | \$5.00 |
| Loose Coin Counting | 5% of amount counted |
| Paper Statement (waived for 65 years or older) | \$2.50 per month |

Safe Deposit Box Golden Benefits members receive 8% discount

| | |
|----------------------------|-------------------------------------|
| 10x10x24 | \$90.00 per year |
| 5x10x24 | \$60.00 per year |
| 5x5x24 (Norge Branch Only) | \$45.00 per year |
| 3x10x24 | \$45.00 per year |
| 3x5x24 | \$30.00 per year |
| Lost Key (Single) | \$25.00 per occurrence |
| Lost Key (Both Keys Lost) | Cost of drilling & related expenses |

Share Draft (Checking)

| | |
|--|---------------------|
| Draft Copy – Mailed or Faxed | \$5.00 per item |
| Overdraft Transfers (3 free per month) | \$5.00 per transfer |
| NSF Fee | \$31.00 per item |
| Stop Payment | \$31.00 per item |
| Business Checking Charge | \$7.50 per month |
| Paid Item OD Fee | \$31.00 per item |

Wire Transfer

| | |
|-------------------------------|------------------|
| Outgoing | \$25.00 per wire |
| Outgoing – International Wire | \$65.00 per wire |
| Incoming | \$15.00 per wire |

VISA Gift Cards*

| | |
|--|---------------------|
| | \$3.50 purchase fee |
|--|---------------------|

*see member service representative for further information