

**Pitney Bowes Employees Federal Credit Union**  
**Truth In Savings Disclosure and Schedule of Charges**

Last Dividend Declaration Date: 1/1/2019

The Rates and Terms applicable to your Account at the Credit Union are disclosed in the Truth In Savings Disclosure.  
 The Credit Union may offer other Rates for these Accounts from time to time.

ACCOUNT TYPES	DIVIDENDS						BALANCE REQUIREMENTS		Minimum Withdrawal
	Dividend Rate	APY	Method	Dividends Compounded	Credited	To Open	To Earn Interest		
Regular Savings	0.60%	0.60%	Avg. Daily Balance	Monthly	Monthly		\$ 50.00	\$ 0.01	n/a
All Purpose Savings	0.60%	0.60%	Avg. Daily Balance	Monthly	Monthly		\$ -	\$ 0.01	n/a
Special Savings	0.60%	0.60%	Avg. Daily Balance	Monthly	Monthly		\$ -	\$ 0.01	n/a
Share Draft Checking	0.00%	0.00%	n/a	n/a	n/a		n/a	n/a	n/a
Traditional IRA Savings	0.65%	0.65%	Avg. Daily Balance	Monthly	Monthly		\$ 250.00	\$ 0.01	n/a
ROTH IRA Savings	0.65%	0.65%	Avg. Daily Balance	0.40%	Monthly		\$ 250.00	\$ 0.01	n/a



**Except as specifically described, the following disclosures regarding Rates, Dividends, Compounding and Crediting, Balance requirements and Limitations apply to all of the accounts:**

The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth above. The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and APY may change monthly as determined by the Board of Directors. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. Dividends will be compounded and credited as set forth above. The Dividend period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month. Dividends will begin to accrue on the first business day you make the deposit. If you close your account before accrued dividends are credited, dividends will not be paid. The Average Daily Balance is determined by adding the principal amount in the account at the end of each day, and dividing that figure by the number of days in the month. Transaction limitations will apply to Regular Savings, All Purpose Savings and Special Savings. You may make no more than six (6) transfers and withdrawals from Your Account to another Account of Yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your accounts may be subject to a fee or be closed. The minimum balance required to open each account is set forth above. Please refer to our Electronic Funds Transfer Disclosure for types of transactions permitted and usage limitations that apply.

Also see the Membership and Account Agreement and the Funds Availability Policy Disclosure regarding other terms and conditions.

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**Fees and Charges**

Effective: 1/1/2019

<b>General Fees</b>	<b>Explanation</b>	<b>Fee</b>
Returned Deposit	When a check you deposit to an account is returned for any reason	\$ 10.00
Statement Copies (per page)	Copies we prepare of your previous accounts statements	\$ 2.00
Account Research (per hour)	Research done to locate and produce statements that you requested	\$ 25.00
Express or Priority Mail (plus postage)	When you request expedited mailing	\$ 3.00
Savings (Share) Withdrawals	First six (6) withdrawals per month are free	\$ 2.00
Savings (Share) Withdrawal Less Than \$200	By Credit Union Check	\$ -
Credit Union Check from Share Draft Checking	When you obtain a Credit Union check withdrawn from you checking account	\$ -
Stop Payment of Credit Union Issued Check	Only if the credit union check is lost or stolen	\$ 20.00
Attachments, Liens, Backup Withholding, etc	Government or Legal action taken against your accounts	\$ 50.00
Copy of a cleared check	For a check drawn against your account or drawn on the Credit Union Account	\$ 5.00
Account Opened and Closed within 3 months		\$ 25.00
Account Closed and Reopened within 1 year		\$ 10.00
Wire Transfer Fee	Incoming wire transfers only	\$ 10.00
Credit Union Check Payable to a third party		\$ -
Monthly Fee for a Low Balance Savings Account	Accounts with a balance less than \$100 and no activity for 12 months	\$ 5.00
<b>ATM Fees</b>	<b>Explanation</b>	<b>Fee</b>
ATM Withdrawals at Credit Union ATM's		Free
ATM Withdrawals at Other ATM's	After 6 free per month	\$ 2.00
Replacement of ATM/Debit Card		\$ 5.00
<b>Share Draft Checking</b>	<b>Explanation</b>	<b>Fee</b>
Manual Transfer of funds less than \$200.00	Teller assisted transfer	\$ -
Overdraft Transfer Protection	An automatic transfer of funds from savings to checking to prevent an overdraft	\$ 10.00
Non Sufficient Funds (NSF) Return Item	When a check you issue from your Share Draft Checking is returned for NSF	\$ 35.00
Account Balancing	When we help you to balance your Share Dreaft Checking Account	\$ 10.00
Stop Payment (check or electronic transaction)	You will be required to sign a stop payment request	\$ 20.00
<b>Visa Fees</b>	<b>Explanation</b>	<b>Fee</b>
Replacement Card	Not for an automatic reorder	\$ 5.00
Cash Advance	Applied on the day of the transaction (Minimum of \$3.00)	3.00%
<b>Internet Banking-Bill Payer Fees</b>		Free
<b>Loan Servicing Charges</b>	<b>Explanation</b>	<b>Fee</b>
Late Charges	5% of payment due (minimum \$10.00) imposed after a 15 day grace period	
Collection Costs	Not to exceed 15% of the unpaid debt	
Minimum Payment	The minimum loan payment is \$75.00	
First Mortgage Modification Fee		\$ 750.00
Real Estate Loan Subordination Fee		\$ 200.00



The Rates, Fees and Charges in this schedule are accurate as of the Last Dividend Declaration Date. If you have any questions, or you wish to inquire about current rates and fee information for your accounts, please call the Credit Union at 800-356-5965.