

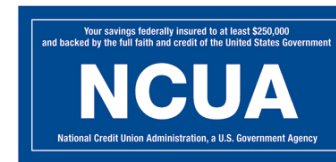
## TRUTH IN SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts:

- A. Rate information: the dividend rate and annual percentage yield on your accounts are stated below. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on dividend rate and frequency of compounding for an annual period. The dividend rate and annual percentage yield may change at any time as determined by Partners Financial Federal Credit Union's Board of Directors.
- B. Nature of Dividends. Dividends are paid from Credit Union earnings (past and present) after required transfers to reserves at the end of the dividend period. The dividend rate and Annual Percentage Yield (APY) are the anticipated rates and yields that the Credit Union will pay for the applicable dividend period.
- C. Compounding and Crediting. Dividends will be compounded and credited as stated below. The dividend period for the account is stated below. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. For accounts using an average daily balance method, dividends are calculated on the results of adding the full amount of principal balance in the account for each day of the period and dividing that figure by the number of days in the period. For those accounts to which a minimum balance fee applies, if the balance in your account falls below the minimum required at any time during the month, you will be charged a fee, as stated below, for each day that the balance is below the minimum.
- D. Accrual of Dividend. Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account. For all the accounts set forth below, if you close your account(s) before accrued dividends are credited, accrued dividends will be paid.
- E. Balance Information. The minimum balance required to open this account is stated below.
- F. Account Limitations. The account limitations are stated below. For an account in which limitations apply, no more than six (6) preauthorized, automatic or telephone transfers may be made from this account to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check or draft to a third party. If you exceed the limitations, your account may be subject to a fee.

Visit us online at  
[www.partnersffcu.org](http://www.partnersffcu.org)

PO Box 887  
Glen Allen, VA 23060  
804.649.2957 or 800.321.5617



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



**DIVIDEND RATE  
and  
FEE SCHEDULES**

**Effective February 1, 2012**

*Rates & fees are subject to change.  
See our website or call us  
for the most current rates and fees.*

**DIVIDEND RATE SCHEDULE**

<b>SHARE ACCOUNT TYPE</b>										
	<b>Dividend Rate(s):</b>	<b>Annual Percentage Yield(s):</b>	<b>Dividends Compounded:</b>	<b>Dividends Credited:</b>	<b>Dividend Period:</b>	<b>Balance Method:</b>	<b>Par Value</b>	<b>Minimum Opening Deposit</b>	<b>Min Balance to Earn stated APY</b>	<b>Minimum Balance to Avoid Service Fee</b>
<b>Share Savings</b>	0.10%	0.10%	Monthly	Monthly	Monthly	Average Daily Balance	\$ 5.00	\$ 5.00	\$ 100.00	N/A
<b>IRA Savings</b>	0.10%	0.10%	Monthly	Monthly	Monthly	Average Daily Balance	\$ 350.00	\$ 350.00	\$350.00	\$350.00
<b>Classic Checking</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$ 25.00	N/A	N/A
<b>Imagine Checking</b>	2.52%* .75%** .10%***	2.55%* 0.75%** 0.10%***	Monthly	Monthly	Monthly	Average Daily Balance	N/A	\$ 25.00	N/A	N/A
<b>Imagine Savings</b>	0.50%* 0.15%**	0.50%* 0.15%**	Monthly	Monthly	Monthly	Average Daily Balance	\$ 5.00	\$ 5.00	\$ 5.00	N/A
*Imagine Checking Qualified (portion of balance up to \$15,000)										
**Imagine Checking Qualified (portion of balance over \$15,000)										
***Imagine Checking Not Qualified										
*Imagine Savings Qualified										
**Imagine Savings Not Qualified										
<b>(see Paragraph F of disclosures)</b>										

**MONEY MARKET ACCOUNT TYPE**

	<b>Dividend Rate(s):</b>	<b>Annual Percentage Yield(s):</b>	<b>Dividends Compounded:</b>	<b>Dividends Credited:</b>	<b>Dividend Period:</b>	<b>Balance Method:</b>	<b>Par Value</b>	<b>Minimum Opening Deposit</b>	<b>Min Balance to Earn stated APY</b>	<b>Minimum Balance to Avoid Service Fee</b>
<b>Tier 1</b>	0.20%	0.20%	Monthly	Monthly	Monthly	Average Daily Balance	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
<b>Tier 2</b>	0.25%	0.25%	Monthly	Monthly	Monthly	Average Daily Balance	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00
<b>Tier 3</b>	0.30%	0.30%	Monthly	Monthly	Monthly	Average Daily Balance	\$75,000.00	\$75,000.00	\$75,000.00	\$75,000.00
PFFCU may offer other rates for these accounts from time to time.										
<b>Rates are subject to change. See our website or call us for the most current rates.</b>										

**FEE SCHEDULE**

<b>ATM</b>	
ATM/Debit Cards (Replacements) -1 <sup>st</sup> Free	\$7.00
More than 4 Foreign ATM Transactions per Month	\$1.00 per trans.
<b>CHECKING ACCOUNT</b>	
ACH Returned Item (Savings & Checking Acct)	\$30.00
Check Reprint Fee	\$30.00
Check Copy	\$3.00
Check Fee to Clear NSF Draft (Privilege Pay)	\$30.00
Document Copy Fee	\$3.00
NSF Debit Card Item	\$30.00
Return Fee for Drafts Returned	\$30.00
Stop Payment	\$30.00
Service Fee on Preferred Checking if balance not maintained	\$7.50/mo.
Service Fee on Premier Checking if balance not maintained	\$25.00/mo.
Service Fee on Elite Checking if balance not maintained	\$25.00/mo.
<b>LOANS</b>	
Car Cost Listing	\$5.00
Late Fee	\$25.00
Verification Other Institution	\$10.00
CarFax Report	\$19.95
<b>OTHER FEES</b>	
Account Reconciliation	\$15.00/hr
ACH Transfer Origination	\$5.00
Cashiers Check (not payable to member)	\$3.00
Check Cashing Fee – Non-Relationship Accounts	\$3.00
Check Cashing Fee – Non-Members	\$3.00
Dormant Account (no activity for 12 months on Primary Share acct)	\$10.00/mo.
Excessive Activity/Savings (5 cash withdrawals allowed per month)	\$3.00
IRA Monthly Low Minimum Balance Fee	\$2.50
Money Orders	\$2.00
Notary Fee – Non-Relationship Accounts	\$2.00
On-line bill pay – Non-Relationship Accts	\$5.95/mo
Over the Counter Transaction Less than \$10.00	\$3.00
Return Statement Fee	\$2.00
Statement Copy per page (Faxed or Printed)	\$1.00
Stop Payment Fee (Cashiers Check)	\$30.00
Vacation & Holiday Club	
Penalty for Early Closing	\$12.50
Excessive Withdrawal Fee (1 Free)	\$10.00
Wire Transfer (Within the USA)	\$15.00
<b>PFFCU MONEY MARKET</b>	
Returned Item	\$30.00
Excessive Withdrawal (Gold only)	\$25.00
Low Balance/Below \$3,000	\$5.00/day
<b>PFFCU SHARE CERTIFICATE</b>	
<b>Certificates up to 1 year</b>	
Certificate Amount Up To \$9,999.99	\$100.00
Certificate Amount \$10,000 or More	\$250.00
<b>Certificates for more than 1 year</b>	
Certificate Amount Up To \$9,999.99	\$250.00
Certificate Amount \$10,000 or More	\$350.00
<b>Fees are subject to change.</b>	
<b>See our website or call us for the most current fees.</b>	