



37321 Garfield Road
 Clinton Township, MI 48036-2052
 Phone: (800) 328-8051
 Fax: (586) 228-8982

SHARE ACCOUNTS TRUTH-IN-SAVINGS DISCLOSURE

The rates and terms applicable to your account at Motor City Co-op Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

ACCOUNT TYPE	Dividend Rate/Annual Percentage Yield	Dividends Compounded/ Credited/Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Balance Method
Savings	0.20/0.20	Quarterly	\$ 10.00	\$ 300.00	Daily Balance
Savings Growth	0.20/0.20	Monthly	\$ 300.00	\$ 300.00	Daily Balance Stepped Rates
	0.20/0.20			\$2,500.00	
	0.25/0.25			\$ 10,000.00	
	0.35/0.35			\$ 50,000.00	
Christmas Club	0.40/0.40			\$ 90,000.00	
Christmas Club	0.75/0.75	Annually	NA	\$ 300.00	Daily Balance
Vacation Club	0.20/0.20	Quarterly	NA	\$ 300.00	Daily Balance
Money Management*	0.15/0.15	Quarterly	\$ 5,000.00	\$ 5,000.00	Daily Balance
Individual Retirement	0.75 / 0.75	Quarterly	NA	NA	Daily Balance
Checking	NA	Quarterly	NA	NA	Daily Balance
Demand Money Market*	0.15/0.15	Monthly	2,500.00	\$ 2,000.00	Daily Balance

*New accounts not offered

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts. No minimum balance is required on any account listed to avoid a service fee. All dividends are based on a calendar year.

1. Rate Information. The Annual Percentage Yield 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. For Savings, Christmas Club, Vacation Club, Money Management, Individual Retirement and Checking Accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date, which is set forth in the Rate Schedule.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend periods applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

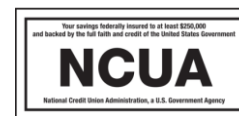
4. Accrual of Dividends. For all accounts, dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in a Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Savings, Christmas Club, Vacation Club, Money Management, Checking, and Money Market accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the Dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For Money Market accounts, this minimum Daily Balance must also be maintained to avoid account closure. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day

6. Account Limitations. For Savings, Savings Growth, Vacation Club, Money Management, and Demand Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to your savings account on or after October 31st and the account will remain open. If you withdraw any of the account balance at any time, you will forfeit all accrued, uncredited dividends on the account and your account will be closed. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Money Management accounts, the minimum amount you may deposit or withdraw is \$ 5,000.00 per transaction; however, you may withdraw credited dividends without limitation. For Demand Money Market accounts, the minimum deposit or withdrawal amount is \$ 250.00 per transaction. For Checking accounts, no account limitations apply.

7. For Individual Retirement Accounts. There are many tax rules regulating the movement of money out of an IRA. See the IRA Disclosure Statement for a more detailed discussion of these rules.

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-In-Lending Disclosure. If you have any questions or require current rate and fee information on your accounts, please call Motor City Co-op Credit Union at 800-328-8051.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



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FEE SCHEDULE
As of August 28, 2018

Share Value/Membership Fee

- One Time Membership Fee \$3.00/account
- Par Value of One Share..... \$10.00/account

Account Fees

- Account closed within 1st year..... \$10.00
- ACH Origination Fee..... \$10.00
- Bad Address Fee..... \$5.00/month
- Balance Inquiry Fee..... \$1.00 each
- Check Inquiry Fee..... \$1.00 each
- Check Photocopy Fee..... \$5.00 each
- Check Withdrawal by Mail Fee..... \$2.00 per check
- Copy of Statement Fee..... \$2.00 per page
- Deposited Item Return Fee..... \$28.00 each
- Dormancy Fee..... \$50.00/month
(Dormant means 12 months with no activity)
- IRA Maintenance Fee..... \$25.00 per year
- Items Cleared with Overdraft Tolerance... \$28.00 each
- Member Certified Check Fee..... \$3.00 each
stamped- \$5.00 each
- Multiple Payees Corporate Check Fee..... \$3.00 each
- Paper Statement Fee..... \$3.00 per statement
- Reconciliation/Research Fee..... \$20.00 per hour
- Returned Item Fee (Any Reason) \$28.00 each
- Stop Payment Fee (EFT or Check)..... \$28.00/per
\$56.00/series
- Telephone Transfer Fee..... \$2.00/transfer
(Does not include Speedy Line or ATM)
- Temporary Check Fee..... \$2.00/sheet
- Transfer for Overdraft
Line of Credit/Savings..... \$1.00 each
- Verification of Deposit..... \$25.00 each

VISA/MasterCard

- Automatic Bill Payment
Setup fee for funds deducted from
Motor City Co-op Credit Union No Fee
- Card or PIN Replacement Fee \$5.00 each
- Change Fee (any type) \$2.00 each
- Copy of Draft Request Fee \$5.00 to \$25.00
- Copy of Statement Fee \$2.00 each
- Funds deducted from another Financial
Institution-one time only \$5.00 each
- Immediate or Temporary
Increase Fee \$5.00 each
- Late Payment Fee
Up to, but not greater than \$35.00
- Lettercheck Returned Check Fee \$28.00 each
- Lettercheck Stop Payment Fee \$15.00 each
- Over the Limit Fee No Fee
- Returned Payment Fee \$28.00 each
- Rush Order Card Replacement Fee..... \$30.00 each
- Telephone Payment Transfer Fee \$2.00 each
- VISA International Service Assessment Fee (1% of the
U.S. dollar amount of the transaction for foreign transactions
with currency conversion—0.8% with no currency conversion)
- MasterCard International Service Assessment Fee (up to
1% of the U.S. dollar amount of the transaction for foreign
transactions)

Other Service Fees

- Canadian check handling \$5.00 each
(Canadian checks drawn on non-U.S. banks)
- Check Cashing Fee \$2.00 each
(\$2.00 fee will be waived if member has a minimum of
\$100 in savings or any other product or service)
- Coin Processing Fee..... 5% of total
- FAX
Single Page incoming/outgoing \$3.00
Each Additional Page \$1.00
- Legal Process Fee \$50.00 each
- Loan Coupons-additional \$10 per book
- Money Order Fee \$2.00 each
- SC24 – CO-OP Network – Family
Service Centers Fee \$1.00 each
- VISA Gift Cards \$3.95 Each
- Wire Transfer Fee (Incoming) No Fee
- Wire Transfer Fee (Outgoing) \$25.00/transfer

EFT Fees (ATM or Debit Card)

- Additional or Replacement Card Fee \$ 5.00 each
- ATM Deposit Adjustments Max \$6.00 each
(Deposit amounts incorrectly entered by member)
- ATM Withdrawal/Transfer Fee \$2.00/transaction
(At non Motor City or non CO-OP Network ATMs)
- Balance Inquiry Fee \$2.00 each
(At non Motor City or non CO-OP Network ATMs)
- MasterCard International Service Assessment Fee (up to
1% of the U.S. dollar amount of the transaction for foreign
transactions)
- Overdrawn Account Fee \$28.00 each
- PIN Replacement Fee \$5.00/PIN
- Rush Order Card Replacement Fee \$30.00 each
- Transfer or Overdraft from
Line of Credit/Savings \$1.00 each
(At non Motor City or non CO-OP Network ATMs)

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