

The rates, fees and terms applicable to your account are provided in this Truth-In-Savings Disclosure & Rate and Fee Schedule. The dividend/interest declaration date is **November 1, 2019**. The dividend rate and annual percentage yield may change at any time as determined by the credit union's Board of Directors. **If you have any questions or require a current disclosure on your accounts, please contact a Best Reward Credit Union Branch or visit us online at www.bestrewardcu.coop.**

Type of Account <i>(Special)</i>	Dividend Rate / Annual Percentage Yield (APY)	Dividend Compounded	Dividend Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Minimum Balance to Earn Stated APY	Balance Computation Method	See Next Page				
Regular/ Special Share Savings & Special Club	Rate 0.010% / APY 0.010% Rate 0.030% / APY 0.030% Rate 0.050% / APY 0.050% Rate 0.090% / APY 0.090% Rate 0.110% / APY 0.110% Rate 0.130% / APY 0.130% Rate 0.150% / APY 0.150%	Monthly	Monthly	Monthly	\$5.00	\$0.00	\$100.00 \$1,000.00 \$2,500.00 \$5,000.00 \$10,000.00 \$20,000.00 \$30,000.00	Average Daily Balance (ADB)	Transfer and Withdrawal Limitations 6A & 6E Apply.				
Money Market	Rate 0.000% / APY 0.000% Rate 0.150% / APY 0.150% Rate 0.200% / APY 0.200% Rate 0.250% / APY 0.250% Rate 0.349% / APY 0.350%	Monthly	Monthly	Monthly	\$2,500.00	\$0.00	\$100.00 \$2,500.00 \$7,500.00 \$25,000.00 \$50,000.00	ADB	Transfer and Withdrawal Limitations 6C and 6E Apply.				
Draft Checking	Rate 0.030% / APY 0.030%	Monthly	Monthly	Monthly	\$0.00	\$0.00	\$100.00	ADB	Transfer and Withdrawal Limitations 6E Apply.				
Traditional / Roth IRA	Rate 0.120% / APY 0.120%	Monthly	Monthly	Monthly	\$100.00	\$0.00	\$100.00	ADB	Transfer and Withdrawal Limitations 6D & 6E Apply.				
Coverdell ESA	Rate 0.120% / APY 0.120%	Monthly	Monthly	Monthly	\$100.00	\$0.00	\$100.00	ADB	Transfer and Withdrawal Limitations 6D & 6E Apply.				
Youth Accounts	Rate 0.100% / APY 0.100%	Monthly	Monthly	Monthly	\$5.00	\$0.00	\$5.00	ADB	Transfer and Withdrawal Limitations 6A & 6E Apply.				
Christmas Club	Rate 0.050% / APY 0.050%	Annually	Annually	Annually	\$5.00	\$0.00	\$100.00	ADB	Transfer and Withdrawal Limitations 6A, 6B & 6E Apply.				
Travel Club	Rate 0.050% / APY 0.050%	Monthly	Monthly	Monthly	\$5.00	\$0.00	\$100.00	ADB	Transfer and Withdrawal Limitations 6A & 6E Apply.				
6 Month CD	Rate 0.250% / APY 0.250%	Monthly	Monthly	Monthly	\$1,000.00 \$500 Youth	NA	\$1,000.00 \$500 Youth	ADB	Additional Certificate Terms/ Conditions Section 7 Apply.				
9 Month CD	Rate 0.499% / APY 0.500%	Monthly	Monthly	Monthly				ADB					
12 Month CD	Rate 0.499% / APY 0.500%	Monthly	Monthly	Monthly				ADB					
18 Month CD	Rate 0.598% / APY 0.600%	Monthly	Monthly	Monthly				ADB					
24 Month CD	Rate 0.598% / APY 0.600%	Monthly	Monthly	Monthly				ADB					
36 Month CD	Rate 1.273% / APY 1.280%	Monthly	Monthly	Monthly				ADB					
48 Month CD	Rate 1.785% / APY 1.800%	Monthly	Monthly	Monthly				ADB					
60 Month CD	Rate 2.178% / APY 2.200%	Monthly	Monthly	Monthly				ADB					
Special Certificates of Deposit													
11 Month CD	Rate 2.031% / APY 2.050%	Monthly	Monthly	Monthly				NA		ADB			
20 Month CD	Rate 1.982% / APY 2.000%	Monthly	Monthly	Monthly				NA		ADB			
37 Month CD	Rate 2.080% / APY 2.100%	Monthly	Monthly	Monthly				NA		ADB			
42 Month CD	Rate 0.000% / APY 0.000%	Monthly	Monthly	Monthly	NA	ADB							
72 Month CD	Rate 2.276% / APY 2.300%	Monthly	Monthly	Monthly	NA	ADB							

(A) Whatever average daily balance range is met, the Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account for that month. **Example:** If your Money Market Savings average daily balance for a month is \$7,600.00; you will earn a Rate of 0.25% / Annual Percentage Yield of 0.25% on the entire \$7,600.00 balance.

FEE SCHEDULE AS OF JANUARY 1, 2019	
SHARE ACCOUNT FEES	
Close Account Within 180 days	\$5.00
MISCELLANEOUS FEES	
Statement Fee Per Mailed Statement (e-Statements are FREE)*	\$1.00
Account Activity Search in Lobby (History / Statement) - Per Page	\$1.00
Account Activity Search by Other Methods - Per Page	Actual Cost
Account Balancing Assistance - Per Quarter Hour	\$5.00
Check Cashing - Minimum Balance of \$100 or Has Current Loan	FREE
Check Cashing Otherwise - Per Check	\$2.00
Check Cashing On-Us (Non-Member)	\$10.00
Escheat / Dormant Account Fee	\$10.00
Foreign Check Processing - Third Party Charge Plus	\$5.00
Legal Processing Fee	As Allowable by Law
Mail Returned as Undeliverable	\$5.00
Money Order - Each**	\$1.00
Mortgage Subordination	\$100.00
Notary / Guarantee Service - Members	FREE
Official Check Payable to Parties Other Than Account Owner - Each	\$3.00
Verification of Deposit / Loan - Each	\$15.00
Visa Gift Card - Each	\$4.00
Wire Transfer Outgoing Domestic - Each	\$15.00
Wire Transfer Outgoing Foreign - Each	\$35.00
ACH TRANSACTION FEES	
ACH Deposits	FREE
ACH Return - Each	\$30.00
ACH Stop Payment - Each	\$30.00
ATM / DEBIT CARD FEES	
ATM or Debit Card Replacement - Each	\$10.00
ATM / Debit Card Transactions w/ Direct Deposit, Share Draft Account or \$1,000 Account Balance	FREE
ATM or Debit Card Chargeback - Each	\$30.00
Empty ATM Deposit Envelope - Each	\$30.00
SHARE DRAFT CHECKING FEES	
Copy of Draft - Retrieved Online	FREE
Copy of Draft - Employee Furnished Each	\$1.00
Overdraft Protection NSF Checks - Each	\$30.00
Deposited Checks Returned Unpaid - Each	\$30.00
Overdraft Protection Transfers - Each (Limit 6 Per Month)	FREE
NSF Checks - Each	\$30.00
Stop Payment - Each	\$30.00
MONEY MARKET, IRA, CLUB ACCOUNT FEES	
Money Market Withdrawal - 3 Per Month	FREE
Money Market Withdrawal - Over 3 Per Month Each	\$10.00
*Primary Members Age 60 and Over are Waived of This Fee. **Primary Members Age 60 and Over Receive One FREE Money Order Per Day.	

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

- 1. Rate Information.** The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends/interest to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share Savings, Special Savings, Nickel's Small Change Kids Club, My Money, CU Succeed, Business/Organization Savings, Interest Checking, Christmas Club, Travel Club, Individual Retirement Accounts (IRA) Traditional IRA Savings and Roth IRA Savings, Coverdell Education IRA Savings the Dividend/Interest Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The Dividend/Interest Rates and Annual Percentage Yields are the rates and yields as of the last dividend/interest declaration date, which is set forth in the Rate Schedule.

The Money Market Account is a Tiered Rate account. The Rate and Annual Percentage Yield for this account is based on the amount of money you have on deposit in the account. If your account balance is \$2,499.99 or below, the first Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is \$2,500.00 to \$7,499.99, the second Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$7,500.00 or greater, the third Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account unless your balance is reduced to a lower balance range.

- 2. Nature of Dividends/Interest.** Dividend/interest is paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 3. Dividend/Interest Compounding and Crediting.** The compounding and crediting of dividends/interest and the earning period applicable to each account are set forth in the Rate Schedule. The Dividend/Interest Period is the period of time at the end of which an account earns dividend/interest credit. This Period begins on the first calendar day of the period and ends on the last calendar day of the period. The Rates and Annual Percentage Yields are the rates and yields as of the last dividend/interest declaration date that is set forth in the Rate Schedule.
- 4. Accrual of Dividends/Interest.** For Regular Savings, Special Savings, Business/Organization Savings, Interest Checking, Christmas Club, Vacation Club, Money Market, Traditional IRA Savings, Roth IRA Savings, Coverdell Education IRA Savings Share Certificates and IRA Share Certificates, dividends/interest will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close any of these accounts before accrued dividends/interest are credited, the accrued dividends/interest will not be paid.
- 5. Balance Information.** To open any account, you must deposit or already have on deposit at least the five dollar (\$5.00) par value of one full share in a Regular Share account. The minimum balance requirements applicable to each account are set forth in the Rate Schedule.

For Regular Share Savings, Special Savings, Business/Organization Savings, Interest Checking, Christmas Club, Vacation Club, Money Market, IRA Savings, Roth IRA Savings, Coverdell Education IRA Savings, Share Certificate and IRA Share Certificate accounts there is a minimum balance

required to obtain the Annual Percentage Yield for the dividend/interest period. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using an Average Daily Balance method, dividends/interest are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations.

- A.** For Regular Savings, Special Savings, Nickel's Small Change Kids Club, My Money, CU Succeed, Business/Organization Savings, you may make no more than six (6) withdrawals or transfers by means of a preauthorized, automatic, telephone or similar transfer from these accounts 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, draft, or debit card to a third party. An account which exceeds these limitations may be subject to a fee or be closed.
- B.** For a Christmas Club account, the entire balance will be paid to you by transfer to another account of yours on or after October 31, and the account will remain open.
- C.** For a Money Market Account you may make no more than (3) three withdrawals or transfers by means of a preauthorized, automatic, telephone or similar transfer from these accounts to another account of yours or to a third party in any month.
- D.** For Traditional IRA Savings, Roth IRA Savings and Coverdell Education IRA Savings you may not make any withdrawals or transfers by means of a preauthorized, automatic, telephone or similar transfer from these accounts to another account of yours or to a third party.
- E.** We reserve the right to at any time require at least seven (7) days notice in writing before each withdrawal from an interest-bearing account or from any other savings account as defined by Federal Reserve Bank Regulation D (time deposits accepted).

7. Certificate Terms & Conditions

Minimum Balance Requirement: The minimum balance required to open this account is \$1,000.00 (\$500 for kids through age 18). You must maintain an average daily minimum balance of \$1,000.00 in this account to obtain the disclosed annual percentage yield ("hereinafter after called the APY").

Rate Information: This account will earn the dividend rate and the resulting APY until the maturity date.

Dividend Crediting Frequency: Dividends will be credited to your account every month. Or you may instruct us to pay dividends directly to you by check or to another account every month instead of dividends being credited to this account. The APY assumes that the dividends remain on deposit until maturity.

Dividend Compounding Frequency: The APY. assumes that the dividends are paid into this account and remain in the account until maturity. A withdrawal or directing dividends to be paid into another account will reduce earnings.

Balance Computation Method Used - "Daily Balance": This method applies a periodic rate to the average daily principal balance in this account for the dividend period. The average daily balance is calculated by adding the balance in the account for

each day of the period and dividing that figure by the number of days in the period. The period used is the calendar month.

Early Withdrawal Penalty: We are not required to pay out your certificate before maturity. If we do permit an early withdrawal, you will be charged a **SUBSTANTIAL PENALTY** based on the original maturity and the amount withdrawn as follows: 1) DEPOSITS WITH ORIGINAL MATURITY OF ONE YEAR OR LESS • Forfeiture of the lesser of the following two amounts: dividends since the date of issuance or renewal, or 90 days dividends on the amount withdrawn, whether earned or not, 2) DEPOSITS WITH ORIGINAL MATURITY OF MORE THAN ONE YEAR: - Forfeiture of the lesser of the following two amounts: dividends since the date of issuance or renewal, or 180 days dividends on the amount withdrawn, whether earned or not. We will pay the certificate without penalty if the owner passes away or is determined to be legally incompetent

Accrual of Dividends on Noncash Deposits: Dividends begin to accrue on the business day you deposit noncash items (checks for example) in your account

Transaction Limitations: After the account is opened; you may not make additions to the account until the maturity date.

Withdrawal Prior to Maturity: You may make withdrawals of principal from your account prior to maturity. Such withdrawals are included in the amount subject to early withdrawal penalty (see below). You may withdraw dividends credited to the account on the crediting date and no penalty will apply.

Withdrawal on Maturity: The amount you deposited in your certificate account must remain on deposit until the maturity date shown on the reverse side, unless we agree to permit an early withdrawal. You may withdraw your deposit on any maturity date without penalty. To withdraw the deposit you must either request and endorse a withdrawal check or sign a transfer request.

Action on Maturity Date: Your certificate will automatically renew at maturity. You will have a grace period of ten business days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Contact the Credit Union to learn the interest rate that will apply to your certificate after maturity.

Set-Off: If you owe us money, we may charge the amount you owe us against this account, even if it causes a penalty for early withdrawal. We may use this right of setoff against a joint certificate even if only one of you owes us money. This right of set-off does not apply to this account if (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set-off a debt against this account.

Governing Law: Certificate is governed by all applicable state and federal laws, to the extent it has not been modified by these terms. This form, together with the statements you will receive is evidence of your Statement Share Certificate Account (hereinafter called "account"), includes the Terms and Conditions stated in this form, in your "Membership and Account Agreement", "Account Card" and any "Account Change Card(s)" and has no inherent value. This Account is non-transferable or assignable except on the books of Best Reward Credit Union at its' prior written option,

Truth-In-Savings Disclosure & Rate and Fee Schedule

Best RewardSM
CREDIT UNION

Brook Park Branch
Phone: 216-367-8000

Highland Heights Branch
Phone: 440-449-8383

**Operating Engineers Branch
(Local 18 Members Only)**
Phone: 216-432-0300

Walton Hills Branch
Phone: 440-232-9540

www.bestrewardcu.coop

Your savings 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