



HEALTH SAVINGS ACCOUNT
TRUTH IN SAVINGS DISCLOSURES

Throughout these Account Disclosures, the references to “We”, “Us”, “Our” and “Credit Union” means E FEDERAL CREDIT UNION. The words “You” and “Your” mean each person applying for and/or using any of the services described herein. “Account” means any account or accounts established for You as set forth in these Account Disclosures.

The rates and fees contained in this Schedule are accurate as of September 1, 2008, and are subject to change without notice. For current information, call Us at (225) 214-6800. This Rate and Fee Schedule is for Health Savings Accounts (HSA) and sets forth certain conditions, rates, fees, and charges applicable to your HSA with Us, and is incorporated into Your Account Agreement with Us.

TRUTH-IN-SAVINGS RATE SCHEDULE		
Health Savings Account	Annual Percentage Yield (APY)	Minimum Balance Requirement
\$5.00 - \$4,999.99	0.25%	\$5.00
\$5,000.00 - \$9,999.99	0.50%	
\$10,000.00 And Greater	0.75%	

Tiered Variable Rate Information. This Account is subject to a Tiered Variable Rate. For the current dividend rate and corresponding Annual Percentage Yield (APY), refer to the Rate Supplement contained in this Disclosure.

Variable Rate Information. The dividend rate and APY may change every dividend period based on the determination of the Board of Directors.

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

Minimum Balance Requirements. The minimum balance required to open this account is \$5.00. You must maintain a minimum average daily balance of \$5.00 in Your Account each day to obtain the disclosed APY. Fees could reduce the earnings on the account.

Compounding and Crediting. Dividends will be earned daily for each day on which Your balance exceeds the minimum daily balance requirement for Your Account. The dividend period for Your Account is monthly and dividends will be compounded and

credited monthly. You will not be paid any accrued but uncredited dividends at the time You close your account.

Balance Computation Method. Dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance for the average daily balance computation period. The average daily balance is determined by adding the full amount of the principal in Your Account for each day of the period and dividing that figure by the number of days in the period.

Accrual on Noncash Deposits. For dividend bearing Accounts, dividends will begin to accrue on the business day that You place noncash items (e.g. checks) into your Account.

Nonsufficient Funds Returns. Any Check or pre-authorized transfer, or transaction made through the use of Your debit Card, or other electronic means, as is applicable, (including any in-service transaction), that is presented to Us for payment on Your Account when Your Account lacks sufficient collected funds to pay any such item may, at Our option, be returned for nonsufficient funds or We may honor any such item and charge You a fee for doing so.

Transaction Limitations. No transaction imitations apply to this Account.

Other Fees and Charges. Any fees and charges applicable to Your Account are disclosed separately in the Fee Schedule contained in this Disclosure.

HEALTH SAVINGS ACCOUNT FEE SCHEDULE AS OF FEBRUARY 1, 2009	
HSA Enrollment Fee	\$5.00
HSA Monthly Account Fee	\$2.00
Check Printing Fee	None
Overdraft/Overdraft Privilege Fee	\$25.00 per item
NSF Fee	\$25.00 per item
ACH Returned Item	\$25.00 per item
2 nd Party Returned Item	\$10.00 per item
Stop Payment Placement Fee	\$5.00 per item
Stop Payment Presentment Fee	\$20.00 per item
Check Copy	\$3.00 per check
Share Account Reinstatement Fee	\$5.00 per occurrence
Share Account Reinstatement Fee within 6 months	\$25.00 per occurrence
Account Reconciliation Fee	\$15.00 per hour
Statement Copy Fee	\$3.00 per copy
Items Sent for Collection Fee	\$20.00 per item minimum
Wire Transfer (outgoing fee)	\$15.00 per transfer
International Wire Transfer Fee	\$40.00 per transfer
Travelers Check Fee	\$1.00 per \$100.00 (On Dual and Single Signature)
Money Order Fee	\$1.00
Returned Mail	\$5.00 per account
Notary Services	\$5.00