

ACCOUNT DISCLOSURES (continued)

7. FEES FOR OVERDRAWING ACCOUNTS — Fees may be imposed on such check, draft, debit, ATM card withdrawal, debit card point of purchase, authorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, wire or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

FEE SCHEDULE

SHARE ACCOUNT FEES

Regular Savings Excessive Withdrawal	\$5.00/transaction after 2 per month
Regular Savings Certified Check	\$3.00/Check, if balance is over \$100.00 the first check is free
Regular Savings Third Party NSF	\$12.00/Check
Regular Savings Overdraft ATM	\$25.00/Overdraft
8/9th Minimum	\$10.00/Month

SHARE DRAFT ACCOUNT FEES

Inform Statement	\$2.00/Copy
Draft Copy	\$2.00/Copy
Overdraft Privilege	\$25.00/transaction
NSF	\$25.00/Item
Stop Payment	\$10.00/Request

OTHER SERVICE FEES (applicable to all accounts)

Account Reconciliation	\$10.00/Hour
Statement Copy	\$2.00/Copy
Deposited Item Return	\$12.00/Item
Wire Transfer (incoming)	\$5.00/transfer
Certified Check	\$3.00/Check
Return Address	\$1.00
Cash Check	\$10.00
Travelers Checks	\$0.75/\$100.00

ELECTRONIC FUNDS TRANSFER FEES

Nonproprietary ATM Withdrawal/Transfer/Inquiry	\$1.00
NSF Via ATM	\$25.00
NSF Via ACH	\$25.00

DORMANT ACCOUNT FEES

\$5.00/Month After 2 Years With No Activity

WIRE TRANSFER FEES

National	\$10.00
International	\$30.00

SAFE DEPOSIT BOX - ANNUAL RENTAL FEES

3" x 5"	\$20.00/Box
3" x 10"	\$25.00/Box
5" x 10"	\$39.00/Box
10" x 10"	\$40.00/Box

SHARE VALUE/MEMBERSHIP FEE

Par Value of One Share	\$25.00
Membership	\$1.00

Spartanburg Regional FCU may report information about your account(s) to credit reporting agencies/bureaus. Late payments, missed payments, insufficient funds transactions or other defaults on your loan and share/draft account(s) may be reflected in your credit report.

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Your savings industry is protected by at least \$100,000 and backed by the full faith and credit of the United States Government.

NCUA

National Credit Union Administration, a U.S. Government Agency

IOANUMER
© 2009 NCUA. GROUP 1999, 2007.
ALL RIGHTS RESERVED.

10/09/09
1-800-735-9679

29099-506
09/27/08
03/000

Truth-in-Savings Disclosure

Share and Share Draft Accounts

SPARTANBURG
Regional Federal Credit Union

P.O. Box 8649
Spartanburg, SC 29305

Phone: (864) 948-8200
Fax: (864) 948-8211

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date:

Monthly Date:
Quarterly Date:

RATE SCHEDULE					
ACCOUNT TYPE	<input type="checkbox"/> Regular Savings	<input type="checkbox"/> IRA	<input type="checkbox"/> Christmas Club	<input type="checkbox"/> Regular Checking	<input type="checkbox"/> Elite Checking
DIVIDENDS Dividend Rate/Annual Percentage Yield (APY)					
Dividends Compounded: Dividends Credited: Dividend Period:	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar)	Quarterly Quarterly Quarterly (Calendar) last day of dividend period	Monthly Monthly Monthly (Calendar)	Monthly Monthly Monthly (Calendar)
BALANCE REQUIREMENTS Minimum Opening Deposit: Minimum Balance to Avoid a Service Fee: Minimum Balance to Earn the Stated APY: Balance Method to Calculate Dividends:	— — — Average Daily Balance	— — — Average Daily Balance	— — — Average Daily Balance	— — \$150.00 Average Daily Balance	\$2,500.00 — \$150.00 Average Daily Balance
ACCOUNT LIMITATIONS (See Paragraph 6)	Account withdrawal limitations apply.	—	Account withdrawal limitations apply.	—	—

ACCOUNT DISCLOSURES

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.

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 Regular Savings, IRA, Regular Checking, and Elite Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Christmas Club accounts, the dividend rate and annual percentage yield may change annually 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. The Elite Checking account is a tiered rate account. If your account balance is \$149.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your account balance is between \$150.00 and \$2,499.99, the second dividend rate and annual percentage yield listed for this account will apply. If your account balance is between \$2,500.00 and \$4,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your account balance is \$5,000.00 or greater, the fourth dividend rate and annual percentage yield listed for this account will apply. Once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available savings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting of dividends and the dividend period applicable to each account are set forth 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 noncash 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, accrued dividends will not be paid. 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 any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. To open any account, you must deposit or already have on deposit at least the par value of one full share in any 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 set forth in the Rate Schedule. For Regular Checking and Elite Checking accounts, there is a minimum average daily balance required to obtain the annual percentage yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated annual percentage yield. For all accounts using an average daily balance method, dividends are calculated by applying a periodic rate to the average daily balances 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 — For Regular Savings 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, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. The Christmas Club account pays out the balance once each year on or after October 1. On or after that date, the entire balance will be available to you. For any withdrawal made from the Christmas Club account, we may impose a fee of all accrued, uncredited dividends in 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 open. For IRA, Regular Checking, and Elite Checking accounts, no account limitations apply.