Truth-in-Savings Disclosure & Fee Schedule

Effective April 1, 2026

To Contact Us:

Four Points FCU

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Truth in Savings Disclosure

Account Definitions:

Savings, Money Market / Share Account:	This account is not a transaction account. Please see Account Disclosures for more information.
Checking / Share Draft Account:	This account is designed for transacting normal personal business.
Dividend:	Earnings on your share account(s).
Dividend Rate:	The stated dividend rate before calculating the effect of compounding.
APY:	The annual percentage yield over one-year based on the dividend rate with compounding dividends.
ADB:	The average daily balance.

Current Rates:

For a complete list of current rates on all of our share / deposit products, please go to our website under the rates page, e-mail a request to us at contact@fourpointsfcu.org, visit a Four Points location, or call us at 1-800-323-2786.

Account Terms:

DIVIDEND RATE: The dividend rate paid on all savings, all checking, and the High Yield Money Market account is determined each month at the sole discretion of the credit union Board of Directors or its designated appointees in policy. The dividend rate paid on the Prime Money Market account is calculated as Wall Street Prime – 3.75% on balances over $20,000 and Wall Street Prime – 7.50% on balances less than $20,000. Rates are updated on the 1st of the month following a change to Wall Street Prime. The minimum (floor) rate for the Prime Money Market account is .20%. The nominal (stated) rate and the corresponding annual percentage yield may change each month. There is no limit on the amount that the dividend rate and APY may change.

MINIMUM BALANCE REQUIREMENT: Members must maintain a minimum balance in the primary savings account of $5. A minimum balance of $15,000 is required on the Prime Money Market Account; if the average daily balance falls below $15,000, a monthly service charge of $25.00 will apply. Dividends are earned on the entire account balance.

COMPOUNDING: Dividends are paid and compounded on the last day of each month for the monthly dividend period. Dividends are calculated using the daily balance method. This calculation is made by averaging the ending daily balance of the account by the number of days in the dividend period and applying the nominal rate of dividends paid for the period.

CREDITING: Accounts begin to accrue dividends and receive credit from the day after deposit for both cash and noncash (check) deposits and receive dividends credit through date of withdrawal.

NATURE OF DIVIDENDS: Dividend rates are declared during the month prior to the month in which they will be paid. Dividends are paid from current income and available retained earnings of the credit union after required transfers to reserves. The rate and APY are the prospective rates and yields anticipated for the dividend period.

CLOSED ACCOUNTS: An account must remain open on the date of dividend payment, which is the last day of each month, in order for dividends to be applied. If an account is closed before the date of dividend payment, accrued dividends may not be credited.

Account	Savings (All account types including IRA's and Youth)	Checking (All account types)	High Yield Money Market	Prime Money Market
Dividends Credited & Compounded	Monthly	Monthly	Monthly	Monthly
Minimum Balance	$5.00	None	None	$15,000
Minimum Opening Balance	$5.00	$50.00	$5.00	$15,000
Method of Calculation	Daily Balance	Daily Balance	Daily Balance	Daily Balance

Premier Checking Dividends

The Premier Checking account will earn dividends if all of the conditions as set forth in the Membership and Account Agreement are met. See Membership and Account Agreement for complete details.

FOUR POINTS FCU FEE SCHEDULE

Fee	Description	Amount
Account Research	Fee per hour for account research.	$25.00
Statement or History Printing	Fee per statement or history printout by credit union personnel.	$2.95
Paper Statement	Fee per statement to receive a paper statement.	$2.95
ACH or Check Stop Payment	Fee to stop payment on an ACH, check, or series of checks.	$25.00
Bad Address / Returned Mail	Fee per piece of mail returned to Credit Union due to an invalid address.	$2.00
Debit Card replacement	Fee to replace a lost debit / ATM card.	$10.00
Early Account Closure	Fee charged to accounts closed within first six (6) months.	$5.00
Escheat / Abandoned Account	Fee charged when an account has no activity and no communication from member for five (5) years.	$25.00
Expedited Debit Card	Fee per expedited card order. Does not apply to card orders for normal delivery schedules.	$50.00
Foreign ATM Withdrawal	No Four Points fee for out of network ATM usage. The ATM owner may assess a fee.	*No charge*
Garnishment / Levy	Fee to process a garnishment or levy.	$30.00
Inactive Account	Fee applied to share accounts with twelve (12) months or more of account inactivity (no transactions).	$5.00
Loan Extension, Skip Pay, or Re-amortization	Fee per loan applies to requests that change the loan terms.	$50.00
Non-Sufficient Funds (NSF)*	Fee per item applies when an account does not have sufficient funds to pay an authorized transaction.	$35.00
Notary Service	Notary Service.	*No charge*
Official Checks	Official Four Points Checks.	$5.00
Prime Money Market Minimum Balance	If the average daily balance of the Prime Money Market account falls below $15,000 for the monthly dividend period, a fee will apply.	$25.00
Returned ACH	Fee when an ACH transaction originated by Four Points is returned due to insufficient funds at another financial.	$25.00
Returned Check	Fee when a check deposited at Four Points is returned by another Financial Institution due to insufficient funds for payment.	$25.00
Transfers – Credit Union personnel facilitated	Fee to set up, change, or for on-demand external (ACH) transfers. Fee is waived for a first-time recurring loan payment setup.	$15.00
Transfers – Online Self-Service using debit card	Fee for online external loan payment transfers using QuickPay with a debit card.	$12.00
Transfers – Online Self-Service using a bank account	Fee for online external loan payment transfers using QuickPay from another bank account.	$5.00
Transfers – Automatic overdraft coverage	Fee for automatic pre-authorized internal transfer of funds to a Four Points share draft account from another Four Points account or line of credit to cover overdraft(s).	$2.00
Transfers – Wire In	Wiring funds from another financial institution to Four Points.	*No charge*
Transfers – Wire Out (Domestic only)	Wiring funds from Four Points to another financial institution.	$35.00
Verification of Deposit	Verification of deposit requests from another company.	*No charge*

Non-member check cashing – personal payee	Fee to cash a check written from a Four Points account to an individual payee, negotiated in branch for cash.	$5.00
Non-member check negotiation – business or legal entity payee	Fee to negotiate a check written from a Four Points account to a business or other legal entity, negotiated in branch for a FPFCU official check.	$40.00

*The credit union may, at its discretion, pay, hold, deny, or return a transaction.

For questions or additional information about account terms and fees, contact Four Points at 1-800-323-2786 or refer to the **Membership & Account Agreement**.