Campbell Federal Credit Union
494 Route 38 East
Maple Shade, NJ 08052
(856) 486-3250 (800) 257-5354
www.campbellcu.org

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 11/01/2026

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

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Savings, All Purpose Savings	1.00% / 1.00%	Daily	Monthly	Monthly (Calendar)	$25.00	---	$100.00	Average Daily Balance	---
Holiday Savings, Vacation Savings	1.00% / 1.00%	Daily	Monthly	Monthly (Calendar)	---	---	---	Average Daily Balance	Account withdrawal limitations apply.
IRA	2.00% / 2.02%	Daily	Monthly	Monthly (Calendar)	$25.00	---	---	Average Daily Balance	---
Regular Checking	0.00% / 0.00%	---	---	---	$25.00	$500.00	---	Average Daily Balance	---
Checking Plus	0.25% / 0.25%	Daily	Monthly	Monthly (Calendar)	$25.00	$500.00	$500.00	Average Daily Balance	---
E Checking	---	---	---	---	$25.00	---	---	---	---

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, All-Purpose Savings, Holiday Savings, Vacation Savings, IRA, and Checking Plus 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 that 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 the dividend period 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 earning 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, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Savings account. 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 Checking Plus accounts, there is a minimum average daily balance required to avoid a service

©TruStage Compliance Solutions 1993, 2003, 07-10, 2023

fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Regular Savings, All-Purpose Savings and Checking Plus accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the 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 Holiday Savings accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Holiday Savings account, you may close it. If you close your account, you will be charged a fee as stated in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Savings accounts, the entire balance will be paid to you by check on or after May 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Vacation Savings account, you may close it. If you close your account, you will be charged a fee as stated in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Regular Savings, All Purpose Savings, IRA, Regular Checking, Checking Plus, and E Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized 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 Membership and Account Agreement and 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, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$25.00
Number of Shares Required	1

8. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union

SCHEDULE OF FEES AND CHARGES

CHECKING ACCOUNT FEES	
Check Printing	Prices may vary depending upon style
NSF	$25.00/Item (each submission/resubmission)
Overdraft Protection	$5.00/Transfer
Returned Deposited Item	$15.00/Item (each submission/resubmission)
Stop Payment	$25.00/Request
Check Copy	$3.00/Copy
Low Balance for Regular Checking Account	$3.00/Month if minimum average daily balance is not met
Low Balance for Checking Plus Account	$5.00/Month if minimum average daily balance is not met
E-Checking Service Charge	$5.00/Month if not enrolled in e-Statements
E-Checking Check Clearing	$1.00/Check after 2 checks per month (excludes checks issued through Bill Payer)
IRA ACCOUNT FEES	
Account Maintenance	$6.00/Year will be deducted from your IRA account
Transfer/Rollover/ Premature Closing	$25.00/Item
OTHER SERVICE FEES	
Account Closure	$5.00 if account closed within 90 days
Account Reconciliation	$15.00
Account Research	$15.00
Cashier's Check	$2.00/Check
Returned Deposited Item	$15.00/Item
Inactive Account	$25.00/Year
Legal Process	$25.00
Money Order	$2.00/Money Order
Statement Copy	$4.00/Copy
Wire Transfer (Outgoing International)	$25.00/Transfer
Wire Transfer (Outgoing Domestic)	$15.00/Transfer
Statement Return	$3.00/Month
Early Club Closure	$5.00/Account
Reopen Account	$5.00/Account
EFT FEES	
ACH NSF	$25.00/Item (each submission/resubmission)
ACH Outgoing Next Day	$3.00/Transfer
ACH Outgoing Same Day	$10.00/Transfer
Card Replacement	$5.00
STAR Network ATM Withdrawal Fee	$0.55/Transaction
PLUS or Honor ATM Withdrawal Fee	$0.95/Transaction
Number of STAR ATM Withdrawals	4/Month without charge
Number of PLUS or Honor ATM Withdrawals	2/Month without charge

