

Truth-in-Savings Rate and Fee Schedule

This Rate and Fee Schedule is part of your Agreement with the Credit Union

The Southern Credit Union

THE DATE OF THIS RATE AND FEE SCHEDULE IS JANUARY 5, 2026

Main Office

**430 East Lanier Avenue
Fayetteville, Georgia 30214
(770) 719-1111
(800) 338-5882**

The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at the numbers to the left.

Par Value of Membership Shares: \$25

	Share Savings Account	Money Market Savings Account	IRA Shares Account	Basic Checking Account	Checking Plus Checking Account	Heritage Club Checking Account
ANNUAL PERCENTAGE YIELD ("APY")	See below	See below	.50%	N/A	.015%	.015%
\$0.00 - \$99.99	0.00%	0.00%	N/A	N/A	N/A	N/A
\$100.00 - \$2,499.99	0.05%	0.00%	N/A	N/A	N/A	N/A
\$2,500.00 - \$9,999.99	0.05%	.30%	N/A	N/A	N/A	N/A
\$10,000.00 - \$24,999.99	0.05%	.35%	N/A	N/A	N/A	N/A
\$25,000.00 - \$49,999.99	0.05%	.40%	N/A	N/A	N/A	N/A
\$50,000.00 - \$99,999.99	0.05%	.60%	N/A	N/A	N/A	N/A
\$100,000.00 +	0.05%	.85%	N/A	N/A	N/A	N/A
Dividends Compounded	Quarterly	Daily	Quarterly	N/A	Quarterly	Quarterly
Dividends Credited	Quarterly	Monthly	Quarterly	N/A	Quarterly	Quarterly
Dividend Period	Quarterly	Monthly	Quarterly	N/A	Quarterly	Quarterly
Minimum Opening Deposit	\$25.00	\$2,500.00	N/A	\$20.00	\$20.00	N/A
Minimum Balance to Avoid Service Charge	N/A	\$2,500.00	N/A	N/A	\$750.00	N/A
Minimum Balance to Earn APY Set Forth in This Schedule	\$100.00	\$2,500.00	N/A	N/A	\$1000.00	\$1000.00

Term Share Certificate and IRA Certificate Accounts	91-Day Term Share Certificate Account	182-Day Term Share Certificate Account	1-Year, 18-Month, 2-Year, 3-Year, 4-Year, and 5-Year Term Share Certificate Account	1-Year, 2-Year, 3-Year, 4-Year, and 5-Year IRA Certificate Account	Christmas and Vacation Club Account
Minimum Opening Deposit - Minimum Balance to Earn APY	\$500.00	\$500.00	\$500.00	\$500.00	N/A
Dividends Compounded	N/A	N/A	Quarterly	Quarterly	N/A
Dividends Credited	Maturity	Monthly	Quarterly	Quarterly	Maturity November 1 st (Christmas) May 1 st (Vacation)
Dividend Period	Same as term	Monthly	Quarterly	Quarterly	Same as term
TERM	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
91-Day	2.50%	N/A	N/A	N/A	N/A
182-Day	N/A	3.40%	N/A	N/A	N/A
1-Year	N/A	N/A	3.60%	3.60%	.10%
18-Month	N/A	N/A	3.25%	N/A	N/A
2-Year	N/A	N/A	3.15%	3.25%	N/A
3-Year	N/A	N/A	3.00%	3.00%	N/A
4-Year	N/A	N/A	3.00%	3.00%	N/A
5-Year	N/A	N/A	3.15%	3.15%	N/A

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Credit To Accounts For Member Deposits and Business Day Disclosure:

The Credit Union's "daily cut-off time":

All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open.

Night depository disclosure:

Our Night Depository is opened at 8:00 a.m. daily. Deposits made after 8:00 a.m. or on a day we are not open will be processed on the next business day we are open. The Credit Union assumes no responsibility for cash placed in night depository.

Electronic Funds Transfer Services: Limitations, Fees, and other Important Information

1) Daily ATM Limits: \$500/up to 10 transactions per 24 hours.

2) Daily POS Limits: \$2500/up to 15 transactions per 24 hours.

3) Bill Payment Limits: \$9999.00 per 24 hours.

The following fees and transaction limitations, if any, may be assessed against your account:

Primary Share Accounts

Primary Share accounts are allowed 6 Regulation D withdrawals per month. Withdrawals that exceed the monthly maximum will be assessed a per transaction excessive withdrawal fee. For more information about Regulation D withdrawals, please refer to the Membership Agreement Booklet.

Membership maintenance fee (for members with this account only, and with a balance on the account less than \$100.00, and the account having been open for at least one year).

Inactivity Fee (per month after 24 months without activity)

Money Market Savings Account

Monthly maintenance fee (accounts falling below \$2,500.00)

Excessive withdrawal fee for Money Market Savings account withdrawals in excess of 6 per month

Share Draft Accounts

Basic Checking

Monthly maintenance fees

Share Draft Inactivity Fee (accounts with less than \$100 and having no activity for at least one year)

Per check charge

Automated Teller Machine (ATM) transactions (at non-TSCU machines)

ATM transaction fees at Credit Union owned machines

Stop Payment Order for Bill Payment, ACH, or Check (one free per calendar year)

Checking Plus

Monthly maintenance fee (accounts falling below \$750)

Share Draft inactivity fee (accounts with less than \$100 and having no activity for at least one year)

Per check charge

ATM transactions (at non-TSCU machines) in excess of three transactions per month

ATM transaction fees at Credit Union owned machines

Stop Payment Order for Bill Payment, ACH, or Check (one free per calendar year)

Heritage Club

Monthly maintenance fee

Share Draft inactivity fee (accounts with less than \$100 and having no activity for at least one year)

Per check charge

ATM transactions (at non-TSCU machines) in excess of three transactions per month

ATM transaction fees at Credit Union owned machines

Stop Payment Order for Bill Payment, ACH, or Check (one free per calendar year)

Organization Checking Account

Monthly maintenance fees

Share Draft Inactivity Fee (accounts with less than \$100 and having no activity for at least one year)

Per check charge

ATM transactions (at non-TSCU machines)

ATM transaction fees at Credit Union owned machines

Stop Payment Order for Bill Payment, ACH, or Check (one free per calendar year)

Southern Way Checking Account

Monthly maintenance fees

Share Draft Inactivity Fee (accounts with less than \$100 and having no activity for at least one year)

Per check charge

Automated Teller Machine (ATM) transactions (at non-TSCU machines)

ATM transaction fees at Credit Union owned machines

Stop Payment Order for Bill Payment, ACH, or Check (one free per calendar year)

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Other Fees

Insufficient/uncollected funds charge per check or automatic payment presented	\$35.00
Maximum Daily Insufficient/Uncollected Funds Charges	\$280.00
Stop payment order (one free per calendar year) Bill Payment, ACH, or Check	\$35.00
Substitute check fee	\$5.00
Copies of account statements	\$5.00 per statement
Copy of original share drafts	\$3.00 per copy
Interim account statement printouts	\$2.00
Account reconciliation or account research per hour	\$35.00
Overdraft protection transfers (to cover check, ACH or ATM)	\$5.00
Bill Payment (free unlimited use for eStatement users or Heritage Club members)	\$5.95
	Bill Payment accounts having no activity for a period of 90 days will be considered "inactive" and may be subject to closure without prior notice.
Incoming wire transfers	\$10.00
Outgoing domestic wire transfers	\$15.00 3:00 PM Eastern Time cut-off
Outgoing international wire transfers	\$45.00 12:00 PM Eastern Time cut-off
Money orders	\$3.00
Official check	\$5.00
First party checks returned on personal accounts	\$35.00
Second party checks returned on personal accounts	\$7.00
Second party checks returned on organizational accounts	\$15.00
Negative account balance fee (more than 15 days)	\$15.00
OSP (Overdraft Security Privilege) Collection fee	\$15.00
Notary Service	Free to members
Return Mail	\$5.00 for each statement cycle after 60 days
Closing account fee (within first 180 days), excluding clubs, per suffix	\$10.00
Levy, garnishment, attachment fee	Up to \$100.00
IRA Transfer Fee	\$25.00
Skip payment processing fee	\$25.00
Pay by Phone Fee (ACH debit, debit card non TSCU account)	\$10.00 per payment
VISA® Over the Limit fee	Up to \$40.00 for each billing period in which new balance exceeds credit limit
VISA® Late Payment Fee	Up to \$40.00. Changes may affect the Credit Card Agreement.
VISA® Cash Advance Fee	\$5.00 per cash advance
VISA® Sales Slip Copy Fee	\$8.00 per copy
VISA® Card Replacement Fee	\$5.00 per card
VISA® Card (EMV) Replacement Fee	\$10.00 per card
VISA® Card Expedited Delivery Fee	\$70.00 per card
VISA® Card PIN Mailer Expedited Delivery Fee	\$70.00 per PIN mailer
VISA® Card Alternate Address Delivery Fee	\$45.00 per card
VISA® Card PIN mailer Alternate Address Delivery Fee	\$45.00 per PIN mailer
VISA® Card Recovery Fee	\$50.00
VISA® Convenience Check Copy Fee	\$3.00 per copy
Consumer Loan Late Charges	If you are more than seven (7) days late on any payment, we will charge you a late charge of 10% of the regularly scheduled payment with a minimum charge of \$25.00 and a maximum charge of \$75.00 . The late charge may change as authorized by law. Changes may affect the Consumer Loan Note.
Line of Credit Late Charges	If you are more than seven (7) days late on any payment, we will charge you a late charge of 10% of the regularly scheduled payment with a minimum charge of \$25.00 and a maximum charge of \$75.00 . The late charge may change as authorized by law. Changes may affect the Open End Agreement.
Online Loan Pay By Debit Card	\$4.95
Consumer Loan Refinance Fee	1% of refinanced loan amount or \$150.00, whichever is greater. Effective Annual Percentage Rate not to exceed 17.99%
Consumer Loan Reapplication Fee	\$25
Collection Fee/Foreign Check Presentment	\$30
VISA® Gift Card	\$3.00 per card
VISA® Prepaid Reloadable Card Account Fees and Charges	
Personalized Card Fee	\$5.95 per card
Non Personalized Card Fee	\$6.95 per card
Secondary Card Fee	\$3.00 per card
Card Replacement/Reissue Fee	\$10.00 per card
Reload Fee	\$1.00 per reload
Monthly Maintenance Fee	\$3.95 per month
Domestic ATM Transaction Fee	\$2.00 per transaction
International ATM Transaction Fee	2% of transaction
Express Delivery Fee	\$30.00 per card
Foreign Exchange Fee	2% of transaction
Text Messaging Monthly Fee	\$1.00 per month
Automated Call Fee	\$1.00 (4 free per month)
Live Agent Call Fee	\$3.95 per call
Card Load Maximum	\$5,000.00
Safe Deposit Box Fees (available at the Fayetteville, Griffin, Newnan, LaGrange, Peachtree City, McDonough and Jonesboro branches)	Annual Rental Fee: 3 X 5 X 24 = \$30.00 3 X 10 X 24 = \$50.00 10 x 10 x 24 = \$125.00 5 X 5 X 24 = \$40.00 5 X 10 X 24 = \$70.00 7 X 10 X 24 = \$75.00
Safe Deposit Box Late Payment Fee (after 30 days)	\$10.00
Lost Safety Deposit Box Key(s)	One key = \$75.00
Safe Deposit Box Drilling Fee	\$250.00