



Account Disclosure Rate Supplement and Schedule of Fees and Charges

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INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Regular Share(1)(2)	\$99.99 & Less	_____ %	_____ %
	\$100.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Secondary Share(1)(2)	\$99.99 & Less	_____ %	_____ %
	\$100.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Team HFCU Share(1)(2)	\$99.99 & Less	_____ %	_____ %
	\$100.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Freedom Share(1)(2)	\$99.99 & Less	_____ %	_____ %
	\$100.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Special Share(1)(2)	\$99.99 & Less	_____ %	_____ %
	\$100.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Holiday Club(1)(2)	\$99.99 & Less	_____ %	_____ %
	\$100.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Money Market(1)(2)	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$24,999.99	_____ %	_____ %
	\$25,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 & Greater	_____ %	_____ %
Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Traditional IRA Accumulation Deposit(2)(3)	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Roth IRA Accumulation Deposit(2)(3)	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Educational IRA Accumulation Deposit(2)(3)	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> Roth IRA Conversion Deposit(2)(3)	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 & Greater	_____ %	_____ %

Account Type	FIXED RATE (Share Certificate Accounts)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Certificate(3)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %
<input type="checkbox"/> Traditional IRA Share Certificate(3)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %
<input type="checkbox"/> ROTH IRA Share Certificate(3)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %
<input type="checkbox"/> Educational IRA Share Certificate(3)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (717) 533-9174.
- (2) All deposited funds earn the rate for that tier.
- (3) For the purposes of this disclosure, this is a rate and APY as of the last dividend and/or interest declaration date of _____. These Dividend and/or Interest Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

Schedule of Fees and Charges

General Services	Fees
Money Orders (up to \$1000)	\$1.50 each
Fax Transmission	\$5.00
Reopen Account Within 6 Months	\$10.00
Account Closed Within 90 Days	\$10.00
IRA Closing Fee	\$10.00
Overdraft Privilege (ODP)	\$33.00
Non-Sufficient Funds (NSF)	\$33.00
Check Copies less than 2 yrs. from Clear Date	\$2.00
Check Copies greater than 2 yrs. from Clear Date	\$6.00
Deposited Check Copy	\$2.00
Holiday Club/Special Share early Withdrawal	\$10.00
Inactive Reg. Shares (inactive 12 mos.)	\$5.00/month
Reg. Share Over/Counter Withdrawals over 6/Mo.	\$3.00 each
Returned Deposited Checks	\$10.00
Statement Copies	\$3.00
Government Agency Forms (tax levy, Social Security, PAFIDM, etc.)	\$50.00
Writ/Garnishment/Levy	\$50.00
Escheatment	\$25.00
Wire Transfers Outgoing	\$20.00
Western Union	\$25.00
Address Corrections Without Notification	\$5.00
Stop Payment	\$15.00
MSR Assisted Telephone Transactions	\$2.00

Check Cashing (without balance of \$250 or more)	\$2.50/check
HFCU Check Cashing (non-member)	\$5.00/check
Dormant Member (inactive 36 mos. With impending account closure)	\$5.00/month
Cashier's Check	\$5.00
Certified Share Draft	\$5.00
Account Research/Statement Reconciliation	\$20.00/hour
VISA® Gift Cards	\$2.95/card
Regulation D Transaction	\$10.00
Foreign Deposit Item	\$25.00/item
Overnight Mail Service	Actual cost + \$5.00
Foreign Currency Delivery Service	Actual Cost
Check Cards/Visa Cards	
Fees	
ATM Withdrawals (over 8 per month)	1.00 each
Replacement Card	\$10.00
PLUS Network Transactions	\$1.00
Adjustment due to Errors	\$2.00
ATM Deposit Discrepancies	\$2.00
False Dispute	\$30.00
Foreign Transaction Fee # (# equals 1.00% of each transactions in U.S. dollars)	varies
Online Services	
Fees	
Bill Payer Stop Payment	\$15.00
Bill Payer Cancelled Check Copy	\$5.00