

LEGACY CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE CHECKING/SHARE DRAFT ACCOUNTS

Common Features

Minimum balance requirements:

No minimum balance requirements apply to this account.

Transaction Limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Dividends:

No dividends will be paid on this account at this time.

Fees:

The following fees may be assessed against your account and the following transaction limitation, if any, apply to your account.

Monthly service charge per account.....	\$0.00
Share transfer request.....	\$0.00
Nonsufficient funds (paid from savings account).....	\$10.00
Nonsufficient funds (return item charge).....	\$15.00
Stop payments (all items).....	\$10.00
Foreign ATM (out of network).....	\$1.00

Overdrafts

The credit union is under no obligation to honor and pay any drafts exceeding the amount available in the checking/share draft account.

Drafts written for amounts exceeding the balance of the checking/share draft account cannot be honored and paid unless specific agreements have been executed and funds are available to transfer from the member's primary savings/share account. Three overdrafts beyond uncommitted shares may result in involuntary closing of the checking/share draft account.

Closing Checking/Share Draft Accounts

Voluntary by Member:

It is the member's responsibility to determine the amount of any checks/drafts outstanding and to arrange sufficient funds to cover those drafts.

Any unused checks/drafts should be surrendered to the credit union for destruction to prevent loss or subsequent use of these drafts.

No refund will be made for the printing costs of any unused checks/drafts.

Involuntary by Credit Union:

All rights are reserved by the credit union to close checking/share draft accounts of any member who abuses the privilege of using this service. The member is obligated under these circumstances to return all unused checks/drafts to the credit union for destruction. If not returned, the credit union will place a blanket stop payment on all unused checks/drafts.