



**Horizon**  
Federal Credit Union

2849 Reach Road  
Williamsport, PA 17701  
Phone: (570) 326-3636

## BUSINESS ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

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

	EFFECTIVE DATE:			
	<b>FIXED RATE</b>			
Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	
<input type="checkbox"/> Business Membership Savings(1)(2)	\$30.00 - \$5,000.00 \$5,000.01 & Greater	_____% _____% - _____%	_____% _____%	
<input type="checkbox"/> Business You Name It Saver(1)(2)	\$30.00 - \$5,000.00 \$5,000.01 & Greater	_____% _____% - _____%	_____% _____%	
<input type="checkbox"/> Community Checking(1)(2)	\$25,000.00 & Less \$25,000.01 & Greater	_____% _____% - _____%	_____% _____%	
<input type="checkbox"/> Business Venture Checking(1)(2)	\$25,000.00 & Less \$25,000.01 - \$100,000.00 \$100,000.01 & Greater	_____% _____% - _____% _____% - _____%	_____% _____% _____%	
<input type="checkbox"/> Business Money Market(1)(2)	\$50,000.00 & Less \$50,000.01 - \$150,000.00 \$150,000.01 & Greater	_____% _____% - _____% _____% - _____%	_____% _____% _____%	
	<b>FIXED RATE (Term Share Accounts)</b>			
Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Business Term Share(1)	\$ _____	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 (570) 326-3636.

(2) Only the funds that comprise each tier will earn the rate for that tier.

## Schedule of Fees and Charges

ATM Transaction Fee ( <i>after 5 each month</i> ).....	\$1.00 each
Business Venture Checking Maintenance Fee.....	\$5.00 per month
Checking Account Check Deposit Fee ( <i>in excess of 300 checks per month</i> ).....	\$0.25 per check
Check Order.....	Prices Vary
Copy or Printing Fee.....	\$2.00 per page
Credit Union Check (If payable to member only, no charge).....	\$1.00 each
Dormant Account.....	\$10.00 per month
Empty ATM Envelope.....	\$30.00 each
False Dispute (MasterCard or Debit Card).....	\$25.00 each
Legal Process.....	\$100.00 each
Money Order.....	\$1.00 each
Non-Sufficient Funds Fee.....	\$30.00 each
Overdraft Protection Fee.....	\$30.00 each
Overnight Document Shipping.....	\$30.00 each
Regulation D Violation.....	\$5.00 each
Reissue/Replace Card (MasterCard or Debit Card).....	\$15.00 each
Reloadable Money Card.....	\$4.95 each
Reopen Closed Account.....	\$25.00 each
Returned Item Fee (ACH/Draft/Deposit).....	\$5.00 each
Returned Mail (each occurrence).....	\$30.00 each
Returned Payment (MasterCard).....	\$25.00 each
Stop Payment Fee (ACH, Bill Pay, CU Check, Member Check and Money Order).....	\$25.00 each/\$25.00 series
Transfer without Prior Request.....	\$5.00 each
Wire Transfer-Domestic Incoming.....	\$15.00 each
Wire Transfer-Domestic Outgoing.....	\$25.00 each
Wire Transfer-International Incoming & Outgoing.....	\$50.00 each