

Our Rates and Service Charges for Consumer Accounts



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"Our Rates & Service Charges" explains current terms, rates, and service charges applicable to your saving, checking, and certificate accounts at Leaders Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement (MSA). In the event of a conflict between the following terms and any other terms in the MSA, then the following terms control.

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	Dividend Period
6/22/2022							
Savings							
Prime Share Accounts			\$10.00	\$10.00	--	Quarterly	Quarter
\$0.00 - \$9.99	none	0.00%					
\$10.00 - \$2,499.99	0.05%	0.05%					
\$2,500.00 - \$4,999.99	0.10%	0.10%					
\$5,000.00 and over	0.10%	0.10%					
Side Share Accounts			--	\$10.00	--	Quarterly	Quarter
\$0.00 - \$9.99	none	0.00%					
\$10.00 - \$2,499.99	0.05%	0.05%					
\$2,500.00 - \$4,999.99	0.10%	0.10%					
\$5,000.00 and over	0.10%	0.10%					
Christmas & Vacation Club Accounts	0.25%	0.25%	--	--	--	Quarterly	Quarter
Platinum Shares Account			\$5,000.00	\$1,000.00	--	Quarterly	Quarter
\$999.99 and below	none	0.00%					
\$1,000.00 - \$4,999.99	0.10%	0.10%					
\$5,000.00 - \$9,999.99	0.10%	0.10%					
\$10,000.00 and over	0.15%	0.15%					
Rate-Flex Share Account			--	\$1,000.00	--	Monthly	Month
\$0.00 - \$999.99	none	0.00%					
\$1,000.00 - \$24,999.99	0.10%	0.10%					
\$25,000.00 - \$49,999.99	0.10%	0.10%					
\$50,000.00 and over	0.15%	0.15%					
Fast Forward Share Account			\$25.00	--	--	Monthly	Month
\$0.00 - \$4,999.99	1.00%	1.00%					
\$5,000.00 - \$9,999.99	0.75%	0.75%					
\$10,000.00 - \$24,999.99	0.25%	0.25%					
\$25,000.00 and over	none	0.00%					
Champion High Yield Savings Share Account*			\$25,000.00	--	--	Quarterly	Quarter
\$0.00 - \$24,999.99	0.05%	0.05%					
\$25,000 - \$49,999.99	0.25%	0.25%					
\$50,000 - \$99,999.99	0.50%	0.50%					
\$100,000 +	0.75%	0.75%					
Student eSavings Share Account**			--	--	--	Quarterly	Quarter
\$0.00 - \$500.00	0.50%	0.50%					
\$500.01 and over	0.10%	0.10%					

*Champion High Yield Savings Share Account - New Money or Existing Money from a LCU Certificate or Fast Forward Share Account

**Student eSavings Share Account - Grandfathered Account (See Page 6)

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	Dividend Period
6/22/2022							
Savings (continued)							
Future Leaders Account			\$10.00	--	--	Monthly	Month
\$0.00 - \$500.00	4.89%	5.00%					
\$500.01 - \$4,999.99	1.00%	1.00%					
\$5,000.00 - \$9,999.99	0.75%	0.75%					
\$10,000.00 - \$24,999.99	0.25%	0.25%					
\$25,000.00 and over	0.00%	0.00%					
Checking							
Premier Plus Checking			\$1,000.00	\$1,000.00	\$1,000.00	Monthly	Month
\$0.00 - \$999.99	none	0.00%					
\$1,000.00 - \$9,999.99	0.10%	0.10%					
\$10,000.00 and over	0.10%	0.10%					
Member Rewards Checking			--	--	--	Monthly	Month
Qualified Account							
\$0.00 - \$15,000.00	1.99%	2.00%					
\$15,000.01 and over	0.20%	0.20%					
Unqualified Accounts	0.05%	0.05%					
IRAs and Special Term Certificates							
Share IRA	0.25%	0.25%	--	--	--	Quarterly	Quarter
WealthBuilder IRA Money Market	0.30%	0.30%	--	--	--	Monthly	Month
18 Month IRA Special[^]	1.98%	2.00%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter
Welcome Certificate	4.91%	5.00%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter
9 Month Certificate Special *	1.24%	1.25%	\$1,000.00	\$1,000.00	--	Monthly	Month
13 Month Certificate Special^{**}	1.64%	1.65%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter
18 Month Certificate Special^{***}	1.99%	2.00%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter

[^]18 Month IRA Special – For a limited time only. At maturity, the 18 Month IRA Special will automatically renew as a 12 Month Traditional IRA.

^{*}9 Month Certificate Special – For a limited time only. At maturity the 9 Month Certificate Special will automatically renew as a 6 Month Term Share Certificate.

^{**}13 Month Certificate Special – For a limited time only. At maturity, the 13 Month Certificate Special will automatically renew as a 12 Month Term Share Certificate.

^{***}18 Month Certificate Special – For a limited time only. At maturity, the 18 Month Certificate Special will automatically renew as a 12 Month Term Share Certificate.

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	Dividend Period
6/22/2022							
Term Share Certificates							
3 Month			\$1,000.00	\$1,000.00	--	At Maturity	Quarter
\$1,000.00 - \$24,999.99	0.30%	0.30%					
\$25,000.00 - \$49,999.99	0.30%	0.30%					
\$50,000.00 - \$99,999.99	0.30%	0.30%					
\$100,000.00 and over	0.30%	0.30%					
Money Market			\$3,000.00	\$1,000.00	--	Quarterly	Quarter
\$1,000.00 - \$24,999.99	1.24%	1.25%					
\$25,000.00 - \$49,999.99	1.24%	1.25%					
\$50,000.00 - \$99,999.99	1.24%	1.25%					
\$100,000.00 and over	1.24%	1.25%					
6 Month			\$1,000.00	\$1,000.00	--	At Maturity	Quarter
\$1,000.00 - \$24,999.99	0.40%	0.40%					
\$25,000.00 - \$49,999.99	0.40%	0.40%					
\$50,000.00 - \$99,999.99	0.40%	0.40%					
\$100,000.00 and over	0.40%	0.40%					
12 Month			\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$1,000.00 - \$24,999.99	0.50%	0.50%					
\$25,000.00 - \$49,999.99	0.50%	0.50%					
\$50,000.00 - \$99,999.99	0.50%	0.50%					
\$100,000.00 and over	0.50%	0.50%					
24 Month			\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$1,000.00 - \$24,999.99	0.60%	0.60%					
\$25,000.00 - \$49,999.99	0.60%	0.60%					
\$50,000.00 - \$99,999.99	0.60%	0.60%					
\$100,000.00 and over	0.60%	0.60%					
36 Month			\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$1,000.00 - \$24,999.99	0.70%	0.70%					
\$25,000.00 - \$49,999.99	0.70%	0.70%					
\$50,000.00 - \$99,999.99	0.70%	0.70%					
\$100,000.00 and over	0.70%	0.70%					
48 Month			\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$1,000.00 - \$24,999.99	0.80%	0.80%					
\$25,000.00 - \$49,999.99	0.80%	0.80%					
\$50,000.00 - \$99,999.99	0.80%	0.80%					
\$100,000.00 and over	0.80%	0.80%					
60 Month			\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$1,000.00 - \$24,999.99	0.80%	0.80%					
\$25,000.00 - \$49,999.99	0.80%	0.80%					
\$50,000.00 - \$99,999.99	0.80%	0.80%					
\$100,000.00 and over	0.80%	0.80%					

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	Dividend Period
6/22/2022							
Traditional IRA; Roth IRA; & Coverdell ESA IRA (Term Share Certificates)							
12 Month \$1,000.00 - \$24,999.99	0.50%	0.50%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$25,000.00 - \$49,999.99	0.50%	0.50%					
\$50,000.00 - \$99,999.99	0.50%	0.50%					
\$100,000.00 and over	0.50%	0.50%					
24 Month \$1,000.00 - \$24,999.99	0.60%	0.60%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$25,000.00 - \$49,999.99	0.60%	0.60%					
\$50,000.00 - \$99,999.99	0.60%	0.60%					
\$100,000.00 and over	0.60%	0.60%					
36 Month \$1,000.00 - \$24,999.99	0.70%	0.70%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$25,000.00 - \$49,999.99	0.70%	0.70%					
\$50,000.00 - \$99,999.99	0.70%	0.70%					
\$100,000.00 and over	0.70%	0.70%					
48 Month \$1,000.00 - \$24,999.99	0.80%	0.80%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$25,000.00 - \$49,999.99	0.80%	0.80%					
\$50,000.00 - \$99,999.99	0.80%	0.80%					
\$100,000.00 and over	0.80%	0.80%					
60 Month \$1,000.00 - \$24,999.99	0.80%	0.80%	\$1,000.00	\$1,000.00	--	Quarterly	Quarter
\$25,000.00 - \$49,999.99	0.80%	0.80%					
\$50,000.00 - \$99,999.99	0.80%	0.80%					
\$100,000.00 and over	0.80%	0.80%					

Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except checking accounts and the Rate-Flex Share Account, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors. For all checking accounts and the Rate-Flex Share account, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. All share accounts except Christmas Club, Vacation Club, IRA Share, and Money Market IRA share accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Step Rate Certificate Accounts, the dividend rate increases at pre-defined intervals as set forth in the table above. For all Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

a. Member Reward Checking Accounts

Member reward checking accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualified rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualified rate will apply to the balance in the account for that cycle. The Dividend Rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) is shown for each tier.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts except Premier Plus Checking, Rate Flex Accounts and Wealth Builder IRA Money Market Accounts, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. To obtain the average daily balance, we add up the ending balance in the account for each day in the period and divide the total by the number of days in the period. For Premier Plus Checking, Rate Flex Accounts and Wealth Builder IRA Money Market Accounts, dividends are calculated by using the Daily Balance

Method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

a. Club Accounts

For a Christmas Club account, you may withdraw part or all of your balance any time during the months of November or December and the account will remain open. If any withdrawal is made from a Christmas Club account at any other time, then a service charge will be assessed for each withdrawal. For a Vacation Club account, you may make 2 withdrawals a year at any time without a charge. If over 2 withdrawals are made in a year, then a service charge will be assessed for each withdrawal.

b. Prime Share Accounts

Only one (1) withdrawal and three (3) transfers may be made from these accounts per month without incurring a service charge. We will require a service charge for more than one (1) withdrawal or three (3) transfers in a month.

c. Champion High Yield Savings Share Accounts

No more than three (3) withdrawals, preauthorized, automatic, or telephone transfers may be made from these accounts to another account with us or to a third party in any one month. If you exceed these limitations, the account will be subject to a service charge for each withdrawal or transfer over the limit.

d. Fast Forward Savings Share Accounts

Only one (1) withdrawal per month may be made from these accounts without incurring a service charge. We will require a service charge for any withdrawals after the first withdrawal in a month.

7. Certificate Account Features

a. Account Limitations

Except for the Money Market Certificate and Employee Certificate accounts, after you start the account, you may not make additional deposits to a Certificate Account. Except for Money Market and Employee certificates you may not make withdrawals from a certificate account after it has been opened.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date. The early withdrawal penalty does not apply to the Money Market Certificate.

1) Amount of Penalty. The amount of the early withdrawal penalty for certificate terms of 12 months or less is all dividends earned, calculated on the amount withdrawn. For certificate terms of more than 12 months, the amount of dividends earned on the amount withdrawn, up to a maximum of 365 days.

2) How the Penalty Works. The penalty is calculated as a forfeiture of the dividends that have been earned at the nominal dividend rate on the account.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy

Certificate accounts are automatically renewable accounts.

Automatically renewable accounts will renew for another term upon maturity. You have a grace period of five (5) business days after maturity in which to withdraw funds in the account without being charged an early withdrawal service charge.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

f. Welcome Certificate Features

Welcome certificates are subject to all terms and conditions set forth above and also have the following features. A welcome certificate must be started within 60 days after the member joins the credit union. After that, a member is ineligible to start a welcome certificate. Each person is entitled to only one welcome certificate, even if the person has more than one membership account. The maximum Welcome Certificate amount is \$5,000.00. At maturity, the welcome certificate will be renewed as a 12-month term share certificate at the then-current rate for 12-month term share certificates.

8. NEXT (f/k/a Student eSpend) Checking Account

The following features are unique to NEXT Checking accounts.

a. Account Qualifications

This account is available to members ages 13 through 21. Members under the age of 18 must have a parent or legal guardian as joint owner. The Member's Prime Share account must be opened and maintained with a minimum \$10.00 deposit (refunded upon Prime Share account's closure). In the calendar month after your 21st birthday, the funds in the account will be transferred to the comparable Simply Free checking account or to another checking account of the member's choosing and for which the member qualifies. This NEXT Checking Account will be closed once the transfer is made.

b. Account Features

1) The \$25 membership fee is waived. 2) No monthly fee will be assessed, and no minimum balance is required. 3) Mastercard Debit Card for the Member's use, regardless of Member's age. 4) Overdraft Privilege/Courtesy Pay Services are not available with this account.

9. Member Rewards Account Features

The following features are unique to Member Rewards accounts. Member Rewards accounts are not eligible for courtesy pay overdraft protection.

a. Account Qualifications

In order to earn the Qualified Rate specified in the schedule above and to qualify for additional benefits as described herein for a particular Monthly Qualification Cycle, Member Rewards accounts must satisfy the following requirements during the Monthly Qualification Cycle: 1) a minimum of 15 debit card purchases post to account (ATM transactions do not count towards qualifying debit card transactions); 2) you receive monthly e-Statements for the account; 3) you must have at least one ACH credit (deposit) transaction post to the account; and 4) no account owner has a loan with us that is more than 30 days delinquent. Please note that the transactions MUST actually post to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to the account. "Monthly Qualification Cycle" means the period beginning on the first day of the calendar month and ending on the last day of the calendar month.

b. ATM Fee Rebates

If you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle up to \$15 total per month. ATM Fee Rebates are posted on or around the second business day of each month. If the account is closed before an ATM Fee Rebate is posted, the rebate will be forfeited.

10. Student eSavings Share Account* Features

This account is available only to students ages 15 through 25. In order to qualify the student must have a checking account with us and have signed up for eStatements. At age 26, the funds in the account will be transferred to the Prime Share account and this account will be closed.

*** As of November 4, 2020, Student eSavings Share Accounts are no longer being offered. Existing accounts are being grandfathered and may continue.**

11. Equity SmartLine Checking Account Features

Equity SmartLine Checking Accounts are available to members with an Equity SmartLine Loan.

12. Fast Forward Savings Share Account Features

The following features are unique to Fast Forward Savings Share accounts.

In order to receive dividends for a calendar month, you must have at least one deposit of \$20, over and above any dividends earned and not make any withdrawals. If you make a withdrawal during a month, you will not receive dividends for that month.

13. Champion High Yield Savings Share Account Features

The following features are unique to Champion High Yield Savings Share accounts.

a. Account Qualifications

In order to earn the Rates specified in the schedule above, there is a \$25,000 minimum opening deposit of New Money* or Existing money from a Leaders Credit Union certificate or Fast Forward Savings. *New money is defined as money that has not been on deposit at Leaders Credit Union during the past 30 days.

14. Future Leaders Account Features

The following features are unique to Future Leaders accounts.

a. Account Qualifications

The eligible ages for the Future Leaders account are 0-21. All Future Leaders accounts require at least one-person age 18 or over as joint owner of the account. The \$25 membership fee is waived. The Prime Share (membership) account requires a minimum deposit of \$10. Future Leaders account requires a minimum deposit of \$10. If the member withdraws from the account, the member will not receive dividends for the month. One withdrawal per month without a fee, additional withdrawals are subject to a \$5 fee. One Future Leaders account per membership. At age 13 the Future Leaders member will be eligible for a checking account.

Service Charges

Membership	\$25.00	Computer Statement Copy	\$5.00
Share Only ATM Card Issue	\$5.00	Account Research	\$10.00 per hour
Share Only ATM Card Replacement.....	\$10.00	Stop Payment	\$34.00
Debit Card Replacement	\$5.00	Wire Transfer (outgoing)	\$15.00
Debit/Credit Card Draft Copy	\$10.00	Dormant Account.....	\$10.00 per year <i>An account is dormant if for one year there have been no deposits or withdrawals to the account</i>
Excessive Share Withdrawal (Share Accounts Only)	\$5.00 Applies after 1 withdrawal per month	Early Withdrawal SC (Certificates)	See Explanation of Rates & Service Charges
Excessive Transfer (Share Accounts Only)	\$5.00 Applies after 3 transfers per month	Early Withdrawal (Club Account).....	\$5.00
Excessive Champion High Yield Share Withdrawal.....	\$10.00 Applies after 3 withdrawals or transfers per month	"Member Protection" Monthly Charge	\$4.95
Check Printing	Depends on style and quantity ordered	"Premier Plus" Monthly Charge	\$4.95 <i>Charged only if minimum \$1,000.00 balance is not maintained</i>
Temporary Check (8 checks)	\$2.00	Document Copy	\$5.00 per item
Cashier's Draft.....	\$5.00	Visa® Gift Card Activation.....	\$3.00 per card
Share Draft Copy	\$2.00	P2P Standard 3 day delivery.....	\$0.00
Share Draft Maintenance (Regular Account)	\$4.00	P2P Expedited next day delivery	\$0.00
Overdraft	\$34.00	P2P Request Money (3 day delivery).....	\$0.00
Non-Sufficient Funds (NSF) for Share Draft*	\$34.00	A2A Standard 3 day delivery Incoming	\$0.00
Non-Sufficient Funds (NSF) for ACH*	\$34.00	A2A Standard 3 day delivery Outgoing	\$0.00
Non-Sufficient Funds (NSF) for ATM Withdrawal*	\$34.00	Lock Box	
Non-Sufficient Funds (NSF) for Debit Card Purchase*	\$34.00	3 x 5	\$15.00
Returned Statement	\$5.00 per statement period <i>This charge will either be monthly or quarterly, depending upon statement frequency</i>	3 x 10	\$18.00
International Transaction Fee.....	1% of transaction amount	5 x 10	\$20.00
<i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>		7 x 10	\$25.00
Non-member On-Ups Check Cashing or Check Replacement	\$5.00	10 x 10	\$30.00
Non-US Check Collection (Charged on Deposit)	\$20.00	<i>*An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.</i>	
Non-US Check Return (Charged if Returned)	\$40.00	Rolled coin not accepted at Drive-Thru	
Returned Item	\$10.00	Drive-Thru transaction limit is 3 per vehicle	
Account Printout	\$5.00		