



CREDIT UNION

FEE SCHEDULE

CREDIT UNION MEMBERSHIP

Membership Share.....\$10.00 par value
 To be a member of Coca-Cola Federal Credit Union in good standing, you must maintain a par value of \$10.00 in your Primary Savings account at all times. Should your Primary Savings account balance fall below this minimum required balance, your account will be subject to account suspension, revocation of membership privileges, and/or possible account closure.

CHECKING ACCOUNT FEES

NSF Check Fee.....\$30.00 per presentment
 Stop Payment Fee.....\$30.00 per item
 Return Deposit Fee*.....\$15.00 per item
 Return Deposit Fee* (check from own account).....\$30.00 per item
 Check Copy Fee.....\$3.00 per item
 Check Printing Fee.....Fee based on style
 Manual Post Fee.....\$20.00 per item
 Fresh Start Checking Monthly Fee.....\$15.00 per month

*Fee may be charged for repeated deposit returns

MONEY MARKET ACCOUNT FEES

Minimum Balance Fee (should balance fall below \$2,500.00) \$15.00 per month
 NSF Check Fee.....\$30.00 per presentment
 Return Deposit Fee*.....\$15.00 per item
 Return Deposit Fee* (check from own account)\$30.00 per item
 Excessive Withdrawal Fee.....\$15.00 per withdrawal after 6th

*Fee may be charged for repeated deposit returns

ELECTRONIC FUNDS TRANSFER FEES

ACH Stop Payment Fee.....\$30.00 per item
 ACH NSF Fee\$30.00 per presentment
 ATM/Inquiry/Withdrawal/Transfer Fee.....\$2.00 per transaction greater than 3 per month at foreign ATMs
 Manual Post Fee.....\$20.00 per item

OTHER SERVICE FEES (applicable to all accounts)

Account History Fee.....\$1.00 per page
 Account Reconciliation.....\$25.00 per hour
 Address Verification Fee.....\$3.00
 Call Center Account Information Fee.....\$3.00 per call
 VISA® Debit Card Replacement Fee.....\$10.00 per card
 Rush Fee.....\$50.00 per card, per PIN
 Cashier's Checks.....\$5.00 per check under \$1,000 payable to a third party
 Cashier's Check Stop Payment Fee.....\$30.00 per item
 Counter Checks.....\$2.00 per page (4 checks per page)
 Dormant Processing Fee.....\$60.00
 Excessive Withdrawal Fee.....\$15.00 per transaction that exceeds 6 per calendar month from any savings account

Mailing Address:

P.O. Box 1734
 Atlanta, GA 30301

Website:

creditunion.coca-cola.com

Email:

creditunion@coca-cola.com

Member Services

Telephone: (404) 676-2586
 Toll Free: (877) 277-2586
 Fax: (404) 598-2586

Physical Address:

1 Coca-Cola Plaza NW
 Atlanta, GA 30313

OTHER SERVICE FEES (continued)

Express Mailing Fee.....At cost
 Foreign Check Handling Fee.....\$15.00 per item
 Garnishment Processing Fee.....\$75.00 per item
 Holiday Club Early Withdrawal Fee.....\$15.00 per withdrawal
 Inactive Account Fee...\$5.00 per month after 12 months of inactivity
 Levy Processing Fee.....\$75.00 per item, per account
 Overdraft Protection Transfer Fee.....\$3.00 per transfer
 Paper Statement Fee.....\$3.00 per month
 Research.....\$25.00 per hour
 Skip-A-Payment Fee.....\$30.00 per account
 Statement Copy Fee.....\$3.00 per hard copy
 Subordination Agreement Execution Fee.....\$150.00 each
 Subpoena Fee.....\$75.00 each
 Verification of Deposit.....\$15.00 per event
 Domestic Wire Transfer Fee (outgoing).....\$20.00 per transaction
 International Wire Transfer Fees:
 US or other currency*.....\$45.00 per transaction
 Incoming Wire Fee.....Waived

Foreign Wire Currency Conversion Fee

Percentage of total wire amount, tiered based on wire amount:

.45% for wires \$49,999 USD and below.

.35% for wires between \$50,000 and \$99,999 USD.

.25% for wires \$100,000 USD or above.

The fee will be included in the Exchange Rate disclosed at the time the wire is processed and will be reduced from the requested wire transfer amount.

The rates and fees appearing in this Schedule are accurate and effective for member accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, or for non-member rates and fees, please contact the credit union.

*For wire transfers, please be advised that some international wires go through a pass-through bank to reach its final destination. Additional fees may be assessed by the pass-through bank. The credit union is not responsible for any subsequent fees assessed by a pass-through bank on an international wire transfer.



RATE & FEE SCHEDULE

	PRIMARY SAVINGS ACCOUNT	MEMBER OPTION CLUB SAVINGS ACCOUNTS	PREMIER SAVINGS ACCOUNT	ALUMNI SAVINGS ACCOUNT	HOLIDAY CLUB SAVINGS ACCOUNT	IRA SAVINGS ACCOUNT	CHECKING ACCOUNTS	FRESH START CHECKING ACCOUNT	CLASSIC MONEY MARKET ACCOUNT*
DIVIDENDS Dividend Rate/Annual Percentage Yield <small>(View current rates at creditunion.coca-cola.com)</small>									
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	—	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	—	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	—	Calendar Month
Balance Requirements									
Minimum Opening Deposit	\$10.00	—	\$5,000.00	—	—	—	—	—	\$2,500.00
Min. Bal. Required to Avoid Service Fee	—	—	—	—	—	—	—	—	\$2,500.00
Minimum Balance to Earn Stated APY	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$500.00	—	\$50.00
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	—	Daily Balance
ACCOUNT LIMITATIONS See Section 6 below.	Account transfer limitations apply	Account transfer limitations apply	Account transfer limitations apply	Account transfer limitations apply	Account transfer limitations apply	Not Applicable	Not Applicable	Not Applicable	Account transfer limitations apply

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.

- 1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Primary Savings, Member Option Club, Holiday Club, Alumni and Youth accounts are Tiered Rate accounts. If your account balance is \$50.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. If your account balance is \$5,000.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

The Premier Savings account is a Tiered Rate account. If your account balance is \$50.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. If your account balance is \$5,000.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply.

If your account balance is \$50,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for the balance will apply to the full balance of your account.

Checking accounts are Tiered Rate accounts. If your account balance is \$500.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. If your account balance is \$5,000.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for the balance will apply to the full balance of your account, except the Fresh Start checking account, which does not pay dividends.

The Classic Money Market account is a Tiered Rate account. If your account balance is \$50.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. If your account balance is \$5,000.00 to \$49,999.99, the second Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. If your account balance is \$50,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for the balance will apply to the full balance of your account. The Flexible IRA Savings accounts are Tiered Rate accounts. If your account balance is \$50.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply.

If your account balance is \$5,000.00 to \$49,999.99, the second Dividend

Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. If your account has a balance of \$50,000.00 or greater, the third Dividend Rate and Annual Percentage Yield listed for the account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of the account.

- 2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- 3. Dividends Compounding & Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. 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.** On the Savings Accounts there is a required minimum balance of \$50.00. Once the required minimum balance has been met, dividends will begin to accrue the business day the funds are deposited. On Checking accounts there is a required minimum balance of \$500.00. Once the required minimum balance has been met, dividends will begin to accrue the business day the funds are deposited. On the Classic Money Market account there is a required minimum balance of \$50.00. Once the required minimum balance has been met, dividends will begin to accrue the business day the funds are deposited. Should the balance on this account fall below the required minimum balance, dividends will not accrue and you will be subject to a fee as stated in the Rate and Fee Schedule.
- 5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- 6. Account Limitations.** For Primary Savings, Alumni, Member Option Club, Premier, Classic Money Market and Youth accounts, no more than six (6) preauthorized, automatic, or telephone transfers to another account of yours or to a third party in any month. If you exceed these limitations, your account maybe subject to a fee as stated in the Rate and Fee Schedule and subject to closure. For Classic Money Market a \$2,500 minimum deposit, as well as a \$500 minimum withdrawal for any withdrawal within account limitation. For a Holiday Club account, the entire balance will be paid to you by check or transferred to another account of yours annually and the account will remain open. If you withdraw any of the account balance at any time other than October 31, you will be assessed a \$15 early withdrawal fee per withdrawal. For Alumni accounts, this account is available only to retirees of The Coca-Cola Company and their subsidiaries. For Flexible IRA and Checking accounts, no account limitations apply.