

Checking (Monthly) Rate and Fee Schedule

The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.
 The Credit Union may offer other rates for these accounts from time to time.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method
Regular Checking For January 31, 2012	0.649% / 0.65%	Monthly	Monthly	Calendar Month	\$25.00	\$250.00*	\$1.00	Daily Balance
Regular Checking For February 29, 2012	Not Yet Declared	Monthly	Monthly	Calendar Month	\$25.00	\$250.00*	\$1.00	Daily Balance
Platinum Advantage Checking For January 31, 2012	0.897% / 0.90%	Monthly	Monthly	Calendar Month	\$25.00	---	\$1.00	Daily Balance
Platinum Advantage Checking For February 29, 2012	Not Yet Declared	Monthly	Monthly	Calendar Month	\$25.00	---	\$1.00	Daily Balance

Except as specifically described, the following disclosures apply to all of the 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 Regular Checking accounts and Platinum Advantage Checking 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 rates and yields as of the last dividend declaration date which is set forth in the Rate and Fee Schedule.

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. Dividend Compounding and 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. For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate and Fee Schedule. For Regular Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth on the reverse side. For Regular Checking accounts, the service fee is waived if you have direct deposit, you are a full-time student or you qualified for Platinum Advantage Checking. 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.

*No Minimum balance required with direct deposit.

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FEE SCHEDULE

Share Draft (Checking) Account Fees

Monthly service charge	\$5.00 Free with Direct Deposit, Platinum Advantage Checking or \$250 minimum balance
Per-check written charge	\$0.00
Deposited checks returned unpaid	\$15.00
Deposited two party checks returned unpaid	\$5.00
Stop Payment fee	\$30.00
Non Sufficient Funds (NSF) fee-items returned unpaid	\$30.00
Courtesy Pay/NSF fee-items paid	\$30.00
Copy of a draft	\$1.50 per copy
Automatic transfer from saving to cover OD	\$5.00 per transfer
Statement copy-activity since last statement	\$5.00
Statement copy-other copies	\$5.00 per statement
Dormant account fee	\$12.00 annually-Checking account is dormant after 12 months of inactivity
Check printing	Cost depends upon the style of check ordered

Electronic Services Fees

Internet Branch access	Free
Bill Pay service	Free
Bill Pay provider Stop Payment fee	\$25.00
Audio response service	Free
Temporary checks/deposit slips	Free
ACH Stop Payment	\$30.00

Visa Check Card/ATM Fees

Annual fee	\$0.00
ATM withdrawals-APCU owned ATMs	\$0.00
Card replacement	\$0.00
Additional cards on account	\$0.00
Visa Check Card signature based transactions	\$0.00
Balance inquiry	\$0.00
Visa Check Card/ATM withdrawals-Non-APCU*	\$1.00 per transaction after eight (8) free. Free to Platinum Advantage Checking Account holders

Visa Credit Card Account Fees

Annual fee	\$0.00
Copy of Visa statement or sales document	\$5.00 each
Over-the-limit fee**	\$20.00
Late payment fee	\$20.00
Return check fee	\$15.00
Cash advance fee	\$5.00 each
Convenience check fee	\$0.00

Other Fees

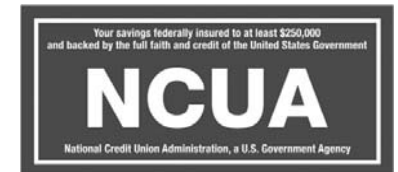
Wire transfer-incoming/domestic	\$0.00
Wire transfer-incoming/international	\$0.00
Wire transfer-outgoing/domestic	\$15.00
Wire transfer-outgoing/international	\$50.00
Research / reconciling accounts	\$0.00
American Express Travelers Cheques Free with direct deposit	\$0.00
American Express Travelers Cheques Without direct deposit	\$.50 per \$100
AMEX Gift Cheques	\$2.50 per check
AMEX Cheques for Two	\$.50 per \$100
Cash items sent for collection/domestic	\$10.00
Cash items sent for collection/international	\$20.00
Processing garnishments and levies	\$75.00***
Check cashing	\$3.00 for non-member postal paychecks
Speed Pay	\$5.00

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

*Other fees may be assessed at ATMs owned by financial institutions other than APCU.

**Visa Credit Card holder must "Opt-in" to take advantage of this service.

***Or such other rate as may be set by law. Fee applies to each legal order or process that directs APCU to freeze, attach or withhold funds or other property.



Revised 10/20/2011-dsy