

Rate/Fee Comparison as of May 1, 2017

<i>Product</i>	<i>Cornerstone FCU</i>	<i>F&M Trust</i>	<i>FNB</i>	<i>Members 1st</i>	<i>ACNB Bank</i>
Statement Savings					
Annual Percentage Yield (APY*)	.15%	.15%	.01%	.10%	.05%
Minimum Balance to Earn Interest	\$25	\$2500	\$0	\$50	\$100
Minimum Balance Fee	None	\$7<\$250	\$4<\$300	None	\$3<\$50
Youth Savings					
	Under age 19	Under age 18		Under age 22	Under age 18
Annual Percentage Yield (APY*)	.40%	.15%	N/A	.10%	.05%
Minimum Balance to Earn Interest	None	\$1		\$5	\$1
Checking					
Annual Percentage Yield*	.10%	.05%	0%	.05%	.05%
Minimum Balance to Earn Interest	\$250	\$1,000	\$0	\$2500	\$1,000
Minimum Balance Fee	None	\$5<\$500	None	None	\$5<\$200
Overdraft Protection Fee	None	\$10/Trans.	N/A	None	\$10/Trans.
Non Sufficient Funds Fee	\$25	\$30	\$37	\$37	\$40
Stop Payment Fee	\$15	\$30	\$30	\$30	\$35
Copy of Check Fee	\$3	\$3	\$1	\$2	\$5
Debit Card Annual Fee	None	None	None	None	None
Online Banking/Bill Pay	FREE	FREE	FREE	Bill Pay \$3.95/mo. up to 8 bills	FREE
Money Market					
Annual Percentage Yield*	.20%	.15%	.04%	.10%	.05%
Minimum Balance	\$1,000	\$500 to open	None	\$2,500	\$1,000 to open
Monthly Service Fee	None	\$12<\$1,000	None	None	\$5<\$500
Certificates (APY*)					
3 months	.20%	N/A	.15%	.15%	.10%
6 months	.25%	N/A	.20%	.20%	.15%
12 months	.35%	N/A	.35%	.15%	.20%
18 months	.40%	N/A	.45%	.20%	.25%
24 months	.70%	.45%	.50%	.25%	.35%
36 months	1.05%	.45%	1.00%	.40%	.45%
48 months	1.20%	N/A	1.29%	.60%	.65%
60 months	1.40%	N/A	1.29%	1.30%	.85%
Minimum Balance	\$1,000	\$1,000	\$500	\$500	\$500

CFCU Certificates are subject to an early withdrawal penalty of up to 90 days dividends on investment terms of 1 year or less and up to 180 days on investment terms greater than 1 year. Contact the credit union office for additional investment terms and rates.

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ATM					
W/D Non-proprietary	First 7 are FREE then \$1.50 each	First 4 are free then \$3	\$2.50	First 3 free then \$1.50 each	\$2
Non Sufficient Funds (NSF)	\$25	\$30	\$37	\$37	\$40
Other Fees					
Statement Copy (out of cycle)	\$3	\$3	\$5	\$2	\$5
Wire Transfer (in)	\$0	\$15	\$15	\$0	\$15
Wire Transfer (out)	\$20	\$25	\$25	\$30	\$25
Money Orders	\$1	N/A	\$5	\$3	\$5
Certified Check	\$3	\$15	\$10	\$5	\$10
Signature Guarantee	\$0	N/A	\$0	\$10	\$5

C O M P A R E A N D S A V E

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Loans (Annual Percentage Rate)					
Credit Card (APR) ^	7.90% - 16.90%	12.24% - 23.24%	15.24%	9.00% - 16.50%	10.74%
	Fixed	Variable	Variable	Variable	Variable
Platinum Cash Back Rewards	10.90%	12.24% -23.24%	15.24%	12.50% - 18.00%	15.74%
Signature Loan (APR) ^	8.00% - 15.50%	11.00%	7.50% Variable	9.89% and up	9.50%
New Vehicle (APR)					
24 months	0.99%	N/A	3.34% and up	3.34% and up	2.99%
60 months	2.75%	5.85% and up	3.34% and up	3.34% and up	3.24%
72 months	3.00%	5.97% and up	N/A	3.69% and up	3.99%
84 months	3.50%	N/A	N/A	4.74% and up	N/A
Used Vehicle (APR**)	Same as new	6.00% and up	4.75% and up	4.14% and up	3.74% and up

APR = Annual Percentage Rate. CFCU rates are based on your credit worthiness and may vary from what is listed. Percentage financed based on MSRP (New) and NADA Retail (Used) including Warranty, GAP, Taxes, Tags and Title. Minimum loan amounts may apply. **Add 0.50% to above rates if amount financed is 100% to 125% MSRP (New) or NADA Retail (Used). Maximum 60 mo. financing on vehicles 6 years or older.

^The annual percentage rate you receive will be within the range disclosed and is based on your credit worthiness.

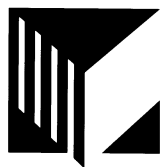
Home Equity (LOC) APR Variable	4.00%	4.25%	1.99% intro rate 3 months then 4.00%	4.00%	4.49%
Index	Highest Prime	Highest Prime	Highest Prime	Highest Prime	Highest Prime

Survey of financial institutions shown above completed with due diligence from promotional materials and conversations with customer service personnel as of May 1, 2017. No expressed guarantee to the accuracy of this information.

*Rates shown are the Annual Percentage Yield (APY). Cornerstone rates are subject to change without prior notice. Dividend payments may not exceed available earnings after provision for reserves and operating expenses. Fees or other conditions may reduce earnings. Contact the credit union office for more information about fees and terms applicable to the account.

Loans are subject to Cornerstone Loan Policy Guidelines and may change without prior notice.

If you would like more information about joining Cornerstone FCU, call a Financial Service Representative today!



CORNERSTONE
Federal Credit Union

Member founded – Service based



Three Convenient Locations!
5 Eastgate Drive, Carlisle
320 N. Hanover Street, Carlisle
5 Carlisle Road, Newville
717-249-1661 or 1-888-718-6786