

Rate and Fee Schedule

The rates, fees and charges applicable to your account at the Credit Union are provided in this Rate and Fee schedule. These may change periodically.

Effective Date: March 1, 2012

	Share Savings Account	Working Money Account	Working Money Account	Christmas Club	IRA Savings Account	Share Draft - Checking Account	ATM's
Annual Percentage Rate	0.15%	0.25%	0.50%	0.15%	1.00%	0.15%	-
Annual Percentage Yield At above APR - (Quarterly Compounding)	0.15%	0.25% If balance falls below minimum, Share rate will apply for those days	0.50% If balance falls below minimum, lower W/M rate will apply for those days.	0.15%	1.02%	0.15%	-
Dividends Compounded	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	-
Dividends Credited	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	-
Dividends Period	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	-
BALANCE REQUIREMENTS: Minimum Opening Deposit	\$5.00	\$2,500	\$2,500	-	-	-	-
Minimum Balance to Avoid a Service Fee	-	-	-	-	-	-	-
Minimum Balance to Earn the Stated APY	\$100.00	\$2,500	\$10,000.00	-	-	-	-
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	-
ACCOUNT LIMITATIONS		Allowed 3 withdrawals per month	Allowed 3 withdrawals per month		IRS rules apply	Any day balance falls below \$250.00, no Div. Accrues	Entries allowed only on share accounts or checking accounts. PIN must remain confidential

FEES THAT APPLY TO ALL ACCOUNTS

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Return fee for NSF Check. Deposited	\$25.00
Transfer of funds to other account	\$1.00
Account Look-up or Request for	-
History Print-Out	\$2.00
Information Requested by Fax	\$3.00
Mortgage Verification Forms	\$2.00
Phone Payments made to VISA	\$5.00
ACH Transfer Fee	\$10.00
Check Payments made elsewhere upon request	\$10.00
Wire Transfer	\$11.50
ACH Returns/Processing	\$25.00
Notice of Address Change from Post Office	\$0.75
Stop Payment of Credit Union issued Checks	\$29.00
Courtesy Pay	\$25.00
Negative Account Fee	\$25.00
Statement Copy - per page (within the last 12 months)	\$3.00
Statement Copy - per page (13 months & older)	\$5.00

ADDITIONAL FEES ON S/D-CHECKING ACCOUNTS

Stop Payment Order Fee	\$10.00
Check copy fee	\$5.00
Closing Account by Credit Union	\$1.00
NSF Fee	\$25.00
Return fee for NSF check Deposited	\$25.00
Account Look-up or Print Out	\$2.00
Check Printing depends on style	-
Overdraft Advance / Transfer	\$5.00