

Our Rates & Service Charges



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Our Rates & Service Charges explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
10-01-2019							
Regular Shares	0.10%	0.10%	\$5	\$5	None	Monthly	Monthly
IRA Shares	0.10%	0.10%	\$100	\$100	None	Monthly	Monthly
Health Savings Shares	0.10%	0.10%	\$5	\$5	None	Monthly	Monthly
Holiday Club Account	0.10%	0.10%	None	None	None	Monthly	Monthly
Premier Checking							
\$2,000.00 - \$9,999.99	0.05%	0.05%					
\$10,000.00 - \$24,999.99	0.10%	0.10%	\$2000	\$2000	\$2000	Monthly	Monthly
\$25,000.00 - \$49,999.99	0.15%	0.15%					
\$50,000.00 - \$99,999.99	0.20%	0.20%					
\$100,000 or more	0.25%	0.25%					
Money Market							
\$2,500.00 - \$9,999.99	0.40%	0.40%					
\$10,000.00 - \$24,999.99	0.50%	0.50%					
\$25,000.00 - \$49,999.99	0.60%	0.60%	\$2500	\$2500	\$2500	Monthly	Monthly
\$50,000.00 - \$99,999.99	0.70%	0.70%					
\$100,000.00 - \$249,999.99	0.80%	0.80%					
\$250,000 or more	1.35%	1.36%					
Standard and IRA Certificates							
(\$500.00 - \$9999.99)							
6 months	1.64%	1.65%					
12 months	1.83%	1.85%	\$500	\$500	None	Monthly	Monthly
24 months	1.98%	2.00%					
30 months	2.03%	2.05%					
36 months	2.08%	2.10%					
48 months	2.13%	2.15%					
60 months	2.33%	2.35%					
(\$10,000 - \$49,999.99)							
6 months	1.69%	1.70%					
12 months	1.88%	1.90%					
24 months	2.03%	2.05%	\$10,000	\$10,000	None	Monthly	Monthly
30 months	2.08%	2.10%					
36 months	2.13%	2.15%					
48 months	2.18%	2.20%					
60 months	2.37%	2.40%					
(\$50,000 - \$74,999.99)							
6 months	1.74%	1.75%					
12 months	1.93%	1.95%					
24 months	2.08%	2.10%	\$50,000	\$50,000	None	Monthly	Monthly
30 months	2.13%	2.15%					
36 months	2.18%	2.20%					
48 months	2.23%	2.25%					
60 months	2.42%	2.45%					

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
10-01-2019							
(\$75,000 - \$99,999.99)							
6 months	1.79%	1.80%					
12 months	1.98%	2.00%					
24 months	2.13%	2.15%					
30 months	2.18%	2.20%	\$75,000	\$75,000	None	Monthly	Monthly
36 months	2.23%	2.25%					
48 months	2.28%	2.30%					
60 months	2.47%	2.50%					
(\$100,000 and over)							
6 months	1.83%	1.85%					
12 months	2.03%	2.05%					
24 months	2.18%	2.20%					
30 months	2.23%	2.25%	\$100,000	\$100,000	None	Monthly	Monthly
36 months	2.28%	2.30%					
48 months	2.33%	2.35%					
60 months	2.52%	2.55%					

Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges disclosure 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 are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. Premier Checking and Money Market accounts are tiered rate accounts. For those accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will be paid on the full balance in the account. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For 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.

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 open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For accounts other than checking and Money Market accounts, dividends are calculated using the average daily balance method, which applies a daily periodic rate to the average daily balance in the account for the number of days in the dividend period. To obtain the average daily balance, we total the full principal balance in the account at the end of each day in the dividend period and divide that amount by the number of days in the dividend period. For checking and Money Market accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For all accounts except checking accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account with us or to a third party in any month. If you exceed these limitations, the account may be subject to a service charge or be closed. For a holiday club account, no withdrawals may be made, and the entire account balance will be transferred to the regular share account on or after October 15 each year, and the account will remain open. For any Money Market Account, the minimum withdrawal is \$250.00.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

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.

i. Amount of Penalty. The amount of the early withdrawal penalty is based on the term of the account, as follows: i) For accounts with terms of 12 months or less, the penalty is equal to 90 days' dividends on the amount withdrawn. ii) For accounts with terms of more than 12 months, the penalty is equal to 180 days' dividends on the amount withdrawn.

ii. How the Penalty Works. The penalty applies irrespective of whether the dividends have already been earned or not. If accrued dividends are insufficient to pay the penalty, it will be deducted from principal.

iii. 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 owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

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 ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

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.

Our Service Charges

Savings Accounts

Holiday Club Account Early Withdrawal	\$10.00 per withdrawal
IRA Closure/Rollover/Transfer to Other Institution	\$25.00
Excessive Electronic Transactions	\$5.00 per transaction (assessed on non-checking accounts when greater than 6 automatic or electronic transactions are conducted in a calendar month)

Monthly Service Charges

Money Market.....	\$10.00 per month (assessed when balance drops below \$2,500)
Premier Checking.....	\$4.00 per month (assessed when balance drops below \$2,000)

Checking Accounts

Check Printing	Prices vary upon style
NSF (Non-Sufficient Funds Item)	\$34.00 per item
Overdraft Privilege.....	\$34.00 per item
Overdrawn Account	\$5.00 per day (assessed daily when account is \$5 or more overdrawn for 5 or more consecutive days)
Overdraft Transfer (Savings to Checking)....	\$3.00 (FREE online)
Retrieval and Copy of Draft	\$3.00 (FREE online)
Stop Payment (all items)	\$25.00 per request
Temporary Checks.....	\$2.00 per sheet (4 checks) (new accounts excluded)

Other Service Charges (applicable to all accounts)

Account Reconciliation and Research.....	\$35.00 per hour (\$35 minimum)
Bad Address.....	\$10.00 per month
Returned Item.....	\$15.00
Returned Item - To/From Same Member.....	\$34.00
Domestic Wire Transfer (Outgoing)	\$20.00 per transfer
Foreign Wire Transfer (Outgoing).....	\$50.00 per transfer
Foreign Item Sent for Collection/Special Item ...	\$25.00 per item
Garnishment/Levy Attachment	\$50.00
Inactive Account (Savings Account)	\$5.00 per month (No activity for 12 months, balance less than \$500 and account holder is over age 17)
Statement (or interim) Copy.....	\$3.00 per copy (FREE online)

Visa Gift Cards	\$3.50 per card
Alacriti Loan Payment via Phone/ Branch.....	\$8.00
Alacriti Loan Payment via Web.....	\$4.95

Visa Credit Card

Cash Advance for <i>Classic</i> Visa Credit Card....	\$25.00 per advance
Cash Advance for <i>Platinum</i> Visa Credit Card....	\$10.00 or 3% of advance amount (whichever is greater) Maximum of \$75.00
Late Visa Payments	Maximum of \$30.00 per cycle (assessed when payment is over 1 day late)
Returned Item on Visa Payments.....	\$30.00

Card Services – Includes all card types offered at CCU

Rush Order on Card	\$35.00
Replacement Card	\$15.00
Empty ATM Deposit Envelope.....	\$30.00

Other Late Charges

Late Charge on Mortgage Loans/Lines of Credit.....	5% of payment (assessed when payment is over 15 days late)
Late Charge on Other Loans	\$15.00 (assessed when payment is over 10 days late)

Service Charges for Nonmembers

Check Cashing	3% of check total
Notary.....	\$5.00
Money Order	\$5.00 per money order
Cashier's Check	\$6.00 per check
Coin Processing	3% of coin total
Shared Branch Deposit	\$0.20 per item (assessed when more than 15 items are presented)