

# Schedule Of Rates & Fees

Effective as of February 01, 2023



## Savings, IRA, Money Market and Checking Accounts

Account Type	Annual Percentage Yield (APY)	Minimum Balance To Avoid Fee	Minimum Balance To Earn Dividend
Share Savings	0.25%	N/A	\$25.00
Special Savings	0.25%	N/A	\$25.00
Save to Win	2.00%	N/A	\$25.00
Money Market	1.75%	N/A	\$2,500.00
IRA Savings	1.25%	N/A	\$25.00
Penny's Saver Club	2.00%	N/A	N/A
Christmas Club <sup>1</sup>	0.35%	N/A	\$25.00
Checking Account	0.35%	N/A	\$100.00

<sup>1</sup> Only permitted to withdrawal from this account after November 1<sup>st</sup> and before the end of that current year to avoid paying early withdrawal fee.

## Certificate of Deposit (CD) Accounts

Account Type	Annual Percentage Yield (APY)	Minimum Opening Balance	Early Withdrawal Penalty
6 Months	3.25%	\$500	90 days interest
12 Months	3.15%	\$500	90 days interest
18 Months	2.15%	\$500	90 days interest
24 Months	2.35%	\$500	90 days interest
36 Months	2.35%	\$500	90 days interest

\*Rates are subject to change without notice. For the current approved rates contact the Credit Union.

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## Loans Rates

Loan Type	Terms	APR* (Annual Percentage Rate)
New/Used Autos (Under 7 yrs. old)	24-84 months	As low as 4.25%
New/Used Recreational Vehicles	24-120 months	As low as 5.99%
New/Used Boats/Marine/Motorcycles	24-120 months	As low as 5.99%
New/Used Other Collateral (UCC Lien)	12-84 months	As low as 6.99%
Signature Loans	0-60 months	As low as 8.50%
Credit Cards	n/a	As low as 11.90%
Shared Secured	Varies	4.50%
Shared Certificate	Varies	CD Rate +3.00%
Home Equity Line of Credit	48-144 months	Prime - 1.00%

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## Fee Schedule

General Fees	
Account Closure	\$10.00 If Account Is Closed Within First 90 Days
Account Reconciliation	\$25.00/Hour Minimum 1/4 Hour
Account Research	\$15.00/Hour
Levy/Garnishment Request	\$50.00
Inactive Account	\$5.00/Month After 1 Year of Inactivity
Money Order	\$2.00 Per Money Order
Escheat	\$10.00
Returned Mail	\$5.00 Per Item
Statement Copy	\$5.00 Per Statement
Western Union	\$15.00 Per Transfer
Wire Transfer:	
Incoming	\$5.00 Per Transfer
Outgoing	\$15.00 Per Transfer
International	\$30.00 Per Transfer
Check Cashing	\$5.00 (non-members)
NSF/Loan Payment	\$30.00 Per Item
Late Loan Payment	\$30.00
Return Item/Deposit	\$10.00 Per Item
Lien Filing	Fee Required By State Law
Verification of Deposit	\$5.00
CPI Admin	\$25.00
Loan Processing	\$50.00

EFT Fees	
Card Replacement	\$10.00 Per Card

Safe Deposit Box Fees	
3" x 5" x 22" Box	\$25.00 Per Year
3" x 10" x 22" Box	\$35.00 Per Year
Drilling of Box (Due to Lost Keys or Nonpayment)	\$155.00
Replacement Key	\$10.00

Specific Account Fees	
Regular/Secondary Shares- Excessive Withdrawal	\$5.00 Per Withdrawal After 2 Per Month
Money Market- Excessive Withdrawal	\$7.50 Per Withdrawal After 6 Per Month
Money Market- Minimum Balance	\$20.00 Per Month If Daily Minimum Balance Is Not Maintained
Loan Skip-A-Pay (Offered Summer and Christmas Only)	\$30.00 Per Eligible Loan- Limit 2 Per 12 Months

Checking Account Fees	
Check Printing	Prices Vary By Style Selected
NSF	\$30.00 Per Item
Overdraft	\$20.00 Per Item
Stop Payment	\$28.00 Per Item
Automatic Transfer	\$10.00 Per Transfer from Shares to Cover NSF
Check Copy	\$5.00 Per Copy
Temporary Checks	\$2.00 For 4 Checks

\*All Fees are subject to change by the Credit Union Board of Directors. Fees are charged based on the most up to date Fee Schedule.