

Schedule Of Rates & Fees

Effective as of December 23, 2022



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	1.40%	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 ¹	0.35%	N/A	\$25.00
Checking Account	0.35%	N/A	\$100.00

¹ Only permitted to withdrawal from this account after November 1st 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	1.50%	\$500	90 days interest
12 Months	2.15%	\$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 3.99%
New/Used Recreational Vehicles	24-120 months	As low as 5.75%
New/Used Boats/Marine/Motorcycles	24-120 months	As low as 5.75%
New/Used Other Collateral (UCC Lien)	12-84 months	As low as 6.50%
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.