

**PRIME SHARE (SAVINGS) ACCOUNT \***

Prospective Dividend Rate ..... **.15/.35\*\***  
 Prospective A.P.Y. .... **.15/.35\*\***  
 Dividend Rate Declared..... **.15/.35\*\***  
 A.P.Y. Declared ..... **.15/.35\*\***  
 Date Declared: **January 1, 2021**  
 Minimum Opening Deposit ..... **\$25.00**  
 Minimum Balance to Earn the  
 Stated A.P.Y. .... **\$1.00**  
**Account Limitations:**  
**\$25 balance required for membership.**  
**Account Closure Fee: \$10.00 if**  
**within first 6 months of opening account.**

**GOLDEN SHARE SAVINGS \*  
 CHRISTMAS CLUB\*  
 VACATION CLUB\***

Prospective Dividend Rate ..... **.35**  
 Prospective A.P.Y. .... **.35**  
 Dividend Rate Declared..... **.35**  
 A.P.Y. Declared ..... **.35**  
 Date Declared: **January 1, 2021**  
 Minimum Opening Deposit ..... **NA**  
 Minimum Balance to Earn the  
 Stated A.P.Y. .... **\$1.00**

\* During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the Credit Union.

\*\*The first rate and A.P.Y. stated is on the first \$2,000 in the regular share account. The second rate stated after the / is on the balance \$2,001 and over.

For further information, call a Member Services Representative at 800-824-2575.

**SHARE DRAFT (CHECKING)**

**ADVANTAGE CLASSIC:**

Minimum Opening Deposit ..... **\$20.00**  
 Minimum Monthly Balance ..... **none**  
 Dividend Rate ..... **none**

**ADVANTAGE PLUS**

Minimum Opening Deposit ..... **\$2,000.00**  
 Minimum Balance to Maintain to  
 avoid \$5.00 monthly fee:..... **\$1,000.00**  
 Minimum Balance to Earn the  
 Stated A.P.Y. .... **\$2,000.00**

<u>Prospective Rate</u>	<u>Prospective APY*</u>	
\$2,000-4,999	.15%	.15%
\$5,000-14,999	.20%	.20%
\$15,000-29,999	.25%	.25%
\$30,000-49,999	.30%	.30%
\$50,000 +	.35%	.35%

\* Annual Percentage Yield  
 Rates and Annual Percentage Yield are determined by which of the four tiers your daily balance falls in. Once a particular balance range is met, the dividend rate and APY for that balance range will apply to the full balance of your account.

**SHARE DRAFT RELATED FEES:**

Online Bill Payment **FREE**  
 Stop Payments **\$20 plus tax**  
 Share draft copies **\$2.50 plus tax\*\***  
 NSF Return Fees\*\*\* **\$27.00 per item**  
 NSF Paid Fees\*\*\* **\$27.00 per item**  
 Overdraft Transfers **\$5 per transfer**

\*\* Print Check Copies Free through Home Banking  
 \*\*\* NSF fees are assessed when the amount of an item presented for payment exceeds the available balance of the corresponding account

**MISCELLANEOUS FEES & CHARGES:**

Money Orders: \$2.50 Each  
 Cashiers Checks: \$2.50 Each ■  
 Coin Counting: 5% non-members; members free  
 ATM Card: \$1.00 plus tax/month ▲  
 ATM/Debit Card Replacement Fee: \$10.00  
 ATM Transaction Fees: Always free ACU ATMs.  
 10 free per month at all other SHAZAM ATMs, then  
 \$.60 plus tax per transaction over 10.  
 \$1.00 plus tax per transaction at Non-SHAZAM ATMs  
 in U.S.  
 \$2.50 plus tax per transaction at ATMs outside of U.S.  
 Visa Check Card: No monthly fee; POS transactions FREE.  
 ATM transaction fees same as above.  
 Incoming Wire Transfer: \$3.50  
 Wires Outgoing: \$15.00 Domestic; International wires  
 will vary.  
 ACH NSF Fee \$27.00  
 ACH Stop Payment: \$20 plus tax  
 Account Reconciliation: \$20.00 per hour  
 Photocopies: \$.10 per copy ■ (up to 10 free with Share  
 Draft Plus)  
 Account Research: \$20 per hour  
 Statement Copies: \$1.00 per statement current year  
 \$2.00 per statement for prior years.  
 Dishonored Checks from Others: \$3.00  
 Dishonored Checks from Member: \$15  
 Fax Usage: \$1.00 per page  
 Share Branching: 10 free service center transactions per  
 month and \$2.50 per transaction fee for over 10.  
 Returned Mail Fee: \$5.00 quarterly

<b>Voice Response</b>	<b>FREE</b>
<b>Home Banking</b>	<b>FREE</b>
<b>Online Bill Pay</b>	<b>FREE</b>
<b>Mobile Deposit</b>	<b>FREE</b>

■ Fee waived for Share Draft Plus members  
 ▲ Monthly fee can be avoided by replacing with  
 a Visa Check Card.

Any fees assessed to your prime share account could result in assessing against your membership share.

**Rate Information:**

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors.

**Nature of Dividends:**

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rates and yields the credit union anticipates paying for the applicable dividend period.

**Compounding and Crediting:**

Dividends will be compounded and credited monthly. The dividend Period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month.

**Daily Balance Computation Method**

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of Dividends on Non-cash Deposits**

Dividends will begin to accrue on the business day you place non-cash items (for example, checks) in your account.

**Balance Information:**

The minimum balance required to open each account is set forth above. The minimum monthly balance required to maintain the account is set forth above. If you close your account before dividends are paid, you will not receive the accrued dividends.

*Credit Union membership is required for any credit union accounts. Minimum balance of \$25.00 in prime shares required for membership.*



**RATE & FEE SCHEDULE  
January 1, 2021**

**PRIME SHARE SAVINGS  
GOLDEN SHARE SAVINGS  
CHRISTMAS CLUB  
VACATION CLUB  
SHARE DRAFT (CHECKING)  
MISCELLANEOUS FEES**

