



RATE AND FEE SCHEDULE

The rates, fees, and forms applicable to your account at the Credit Union are provided in this Rate & Fee Schedule. The Credit Union may offer other rates for those accounts from time to time.

Effective Date: January 1, 2019

RATE SCHEDULE

	<input type="checkbox"/> Regular Savings	<input type="checkbox"/> Second Savings	<input type="checkbox"/> Holiday Savings	<input type="checkbox"/> IRA Savings	<input type="checkbox"/> Regular Checking
DIVIDENDS					
Dividend Rate	0.100%	0.100%	0.598%	0.499%	0.050% (for balances ≥ \$300)
Annual Percentage Yield	0.10% APY	0.10% APY	0.60% APY	0.50% APY	0.05% APY (for balances ≥ \$300)
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month

BALANCE REQUIREMENTS					
Minimum Opening Deposit	\$ 5.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Minimum Balance to avoid a service fee	---	---	---	---	---
Minimum Balance to Earn the Stated Annual Percentage Yield	\$ 5.00*	---	---	---	\$ 300.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance

ACCOUNT LIMITATIONS
Refer to Agreements & Disclosures for Limitations

FEE SCHEDULE

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. The account rate may change after the account is opened. Any fees assessed could reduce the earnings on your account. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

<u>Membership</u>		<u>Miscellaneous</u>	
• Membership Share Requirement*	\$ 5.00 / Personal Savings	• Abandoned Property Fee	\$ 35.00 / account
• Inactive Account (no activity after two years)	\$ 5.00 / month	• Account Closing (within 6 months)	\$ 25.00
<u>Checking Account</u>		• Account Reconciliation	\$ 25.00 / hour
• Custom Check Reorder	Varies	• Account Research	\$ 25.00 / hour
• Deposits Received After Overdraft	\$ 10.00 / item	• Coin Bank	5% Fee, Waived for Members
• NSF Fee – Insufficient Funds (Check, ATM, ACH, Bill Payer)	\$ 25.00 / item	• Collection Item Fee	\$ 20.00 / item
• Overdraft Transfer (from savings)	\$ 2.00 / item	• Foreign Item Check Collection Fee	\$ 25.00 / item
• Paid Item (Check, ATM, ACH, Bill Payer)	\$ 25.00 / item	• Notary Fee	\$ 5.00 / document
• Standard Check Reorder Each Additional Box	One box free / calendar year At cost	• Printed Copies – Documents, Statements, Checks & Other Items	\$ 2.00 per item / \$2.00 per page if research required
<u>Money Market Savings Account</u>		• Return Item(s) (deposited/cashed items)	\$ 15.00 / item
• Below Minimum Balance Requirement Fee	\$ 10.00 / month	• Returned Mail Fee	\$ 5.00 per month
<u>Processing Legal Orders</u>		• Stop Payment–Teller Check, ACH, Checking, ACH Revocation	\$ 15.00 / item
• Backup Withholding	\$ 15.00	• Teller Check(s) to 3 rd Party (One free per day)	\$ 2.00 / check
• Garnishment, Levy & Subpoena	\$ 50.00 / item	• Travelers Cheques (single)	No Charge
<u>Wire Transfers</u>		<u>ATM/Check Card</u>	
• Incoming	Waived	• International Transaction Fee	Up to 1% of transaction value
• Outgoing – domestic	\$ 35.00	• Non APFCU ATM Withdrawal Fee	\$ 1.00 / withdrawal after five (5) per month
• Outgoing – international	Not Offered	• Replacement Card	\$ 10.00 / card
		• Rush Order Fee (Check Card Only)	\$ 35.00 / card
		<u>Safe Deposit Box Rental</u>	
		• 3 x 5 x 21	\$ 30.00 / Year
		• 5 x 5 x 21	\$ 50.00 / Year
		• 3 x 10 x 21	\$ 55.00 / Year
		• 5 x 10 x 21	\$ 80.00 / Year