



Truth – in – Savings Rate & Fee Schedule Share & Draft Accounts Effective Date: January 1st, 2026

The rates and fees appearing in this schedule are accurate and effective for deposit accounts as of the last Dividend Declaration Date indicated on this Rate and Fee Schedule.
If you have any questions or require current rate and fee information, please call the Credit Union.

*This credit union is federally insured by the National Credit Union Administration.

ACCOUNT RELATED FEES

Share Savings Regulation D Penalty	\$ 3.00 per withdrawal after six (6) in any month
Non-Sufficient Funds (NSF)	\$ 25.00 per item
Overdraft Privilege	\$ 25.00 per item
Negative Balance Fee	\$2.00 per day
Stop Payment	\$ 15.00 single item, \$25.00 per series (Member Drafts, ACH items, Money Orders & Counter Checks)
Image Copy	\$ 3.00 per item (Member Drafts, Money Orders & Counter Checks)
Account Inactivity Fee	\$ 5.00 per month (If No Generated Activity in last 12 months on Savings and/or Checking)
Statement Copy	\$ 5.00 per statement
Account Escheat Filing	\$100 per account
IRA withdrawal other than Required Minimum Distribution (RMD)	\$25.00 per withdrawal

CHECK AND CREDIT CARD FEES

Card Reissue	\$ 10.00
Instant Issue Card	\$ 10.00
Cash Advance	\$ 5.00 if not a Credit Union Visa; nonmember \$5.00
Late Payment	\$ 25.00
NSF Payment	\$ 30.00
Foreign Transactions	2% of the amount

LOAN FEES

Late Payment	\$ 25.00 after 10 days
Home Equity Late Payment	\$35.00 after 10 days
Electronic Lien Title Filing	\$ 20.00
Encumbrance/Title Fees	\$108.00
UCC1 Filing	\$ 100.00
Home Equity Closing Costs	Varies

GAP Insurance

Auto	\$549.00
Motorcycle/Boat	\$549.00
RV	\$549.00

OTHER SERVICE FEES

Wire Transfer (In or Out)	\$ 25.00
Money Orders	\$ 5.00 per item, \$3.00 refund or exchange
Counter/Certified Checks	\$ 5.00 per item, \$3.00 refund or exchange
Faxes Incoming / Outgoing	\$ 2.00 if long distance and/or over 2 pages
Copies	\$ 0.20 per copy, \$0.20 if double-sided
Gift Cards / Travel Money Cards	\$ 10.00
Travel Money Card Reload	\$ 10.00 per reload
Address Changes	\$ 5.00 if the Post Office notifies us
Deposited / Cashed Item Return	\$ 30.00 per item
Credit Reporting dispute (E-Oscar)	\$ 25.00
IRS Levy or Civil Action Order	\$ 25.00 processing
Research & Acct. Reconciliation	\$ 50.00 per hour, Minimum Charge one hour

Current Deposit Rates

As of April 16th, 2020

Rates subject to change without notice

Share Draft (Checking) Accounts:

Checking: .00% APY**

Share (Savings) Accounts:

Regular Shares: .20% APY**

Christmas Club: .20% APY**

IRA Accounts: .75% APY**

IRA Certificate:

24 Months: 1.00% APY**

36 Months: 1.20% APY**

Money Market Accounts:

Tier 1*: .30% APY**

Tier 2*: .35% APY**

Tier 3*: .45% APY**

Tier 4*: .55% APY**

Share Certificate (CD) Accounts:

New Money

6 Month: 0.70% APY**

12 Month: 0.80% APY**

24 Month: 0.90% APY**

36 Month: 1.00% APY**

48 Month: 1.10% APY**

Rollover

.60% APY**

.70% APY**

0.80% APY**

0.90% APY**

1.00% APY**

*Money Market Tiers:

Tier 1: \$100.00 - \$24,999.99

Tier 2: \$25,000.00 - \$49,999.99

Tier 3: \$50,000.00 - \$99,999.99

Tier 4: \$100,000.00 +

**APY = annual percentage rate

Dividends calculated on the average daily balance and are paid the last day of each quarter

Dividends on CDs are paid quarterly based on maturity