

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: July 1, 2020

RATE SCHEDULE

	<input type="checkbox"/> Business Savings	<input type="checkbox"/> Business Second Savings	<input type="checkbox"/> Business Checking
DIVIDENDS			
Dividend Rate	0.050%	0.050%	0.000% (for balances < \$300) 0.000% (for balances ≥ \$300)
Annual Percentage Yield	0.05% APY	0.05% APY	0.00% APY (for balances < \$300) 0.00% APY (for balances ≥ \$300)
Dividends Compounded	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS			
Minimum Opening Deposit	\$ 5.00	\$ 10.00	\$ 100.00
Minimum Balance to avoid a \$ 5.00 monthly service fee			\$ 300.00
Minimum Balance to Earn the Stated APY	\$ 5.00*		\$ 300.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance
ACCOUNT LIMITATIONS			
See Section 7 of the Business Membership and Account Agreement	Account transfer limitations apply		

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.

Membership

- Membership Share Requirement* \$ 5.00 / Business Savings
- Inactive Account \$ 5.00 / month
(no activity after two years)

Checking Account

- Check Orders At cost
- Deposits Received After Overdraft \$ 10.00 / item
- NSF Fee – Insufficient Funds \$ 25.00 / item
(Check, ATM, ACH, Bill Payer)
- Overdraft Transfer *(from savings)* \$ 2.00 / item
- Paid Item Fee \$ 25.00 / item
(Check, ATM, ACH, Bill Payer)

Processing Legal Orders

- Backup Withholding \$ 15.00
- Garnishment, Levy & Subpoena \$ 50.00 / item

Wire Transfers

- Incoming Waived
- Outgoing – domestic \$ 35.00
- Outgoing – international Not Offered

Miscellaneous

- Checking Balance Under \$ 300.00 \$ 5.00 / month
- Abandoned Property Fee \$ 35.00 / account
- Account Closing (within 6 months) \$ 25.00
- Account Reconciliation \$ 25.00 / hour
- Account Research \$ 25.00 / hour
- Cashier's Check to 3rd Party \$ 5.00 / check after one (1) free per day
- Coin Bank 5% Fee
- Collection Item Fee \$ 20.00 / item
- Foreign Item Check Collection Fee \$ 25.00 / item
- Notary Fee \$ 5.00 / document
- Printed Copies – Documents, \$ 2.00 per item / \$ 2.00 per page if
Statements, Checks & Other Items
research required
- Return Item(s) (deposited/cashed items) \$ 15.00 / item
- Returned Mail Fee \$ 5.00 per month
- Stop Payment – Cashier's Check \$ 25.00 / item
- Stop Payment – Teller Check, ACH, \$ 15.00 / item
Checking, ACH Revocation

ATM/Check Card

- International Transaction Fee Up to 1% of transaction value
- Non APFCU ATM Withdrawal Fee \$ 1.00 / withdrawal after five(5) per month
- Replacement Card \$ 10.00 / card
- Rush Order Fee (Check Card Only) \$ 35.00 / card