



**\*\*Effective June 24, 2022**

Regular Savings	Dividend Rate	APY	Dividend Period	Min Balance Required
\$0 to \$500	0.00%	0.00%	Quarterly	\$10
\$501—\$5,000	0.05%	0.05%		
\$5,001 and over	0.10%	0.10%		
Christmas Club	Dividend Rate	APY	Dividend Period	Min Balance Required
Balance of \$25 and over	0.05%	0.05%	At Maturity	\$25
Certificates	Dividend Rate*	APY*	Dividend Period	Min Balance Required
6 Month	Suspended	Suspended	Quarterly	\$2,000
9 Month	Suspended	Suspended		
12 Month	0.60%	0.60%		
18 Month	Suspended	Suspended		
24 Month	0.80%	0.80%		
3 Years	Suspended	Suspended		
5 Years	Suspended	Suspended		
Share Draft	Dividend Rate	APY	Dividend Period	Min Balance Required
\$0 and over	0.00%	0.00%	Quarterly	No minimum balance

**Dividend Rate Information:** The Annual Percentage Yield (APY) measures the total amount of dividends to be paid on your account based on the Dividend Rate (Rate) and frequency of compounding for an annual period. The rates and corresponding APY are variable and may change at any time at the discretion of the Board of Directors. All certificates have fixed rates and will be paid the rate and APY for the stated term of the account.

**Dividend Period:** Dividends will be compounded and credited as set forth above. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Balance Information:** The minimum balance required to open an account and/or the minimum balance required to maintain an account are set forth above.

**Accrual and Nature of Dividends:** Dividends will begin to accrue on deposits on the business day you make the deposit to your account. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period. The Rate and APY are the prospective rates and yield that the credit union anticipates paying for the Dividend Period.

**Renewal of Certificate:** At least thirty (30) days prior to maturity, we will provide you with disclosures applicable to the renewing certificate and inform you of your option to: (1) allow the Certificate to renew; (2) change the terms of your Certificate; or (3) redeem the Certificate. If we do not hear from you prior to maturity, your Certificate will be redeemed and the funds will be deposited to your Sub-Savings Account.



**\*\*Effective September 1, 2022**

Fee	Description	Amount
Excessive Withdrawals	More than 2 withdrawals per month from Regular Savings	\$4.00 per item
Early Withdrawal (Certificate)	Withdrawal of funds prior to maturity	3 Months Dividends
Early Withdrawal (Christmas Club)	Withdrawal of funds prior to October	\$25.00
Dormant Account	No account activity for 12 months	\$10.00 per month
Returned Mail	Returned due to invalid address	\$10.00 per month
Non-Sufficient Funds (NSF)	Check or ACH item returned unpaid due to non-sufficient funds	\$25.00 per item
Stop Payment	Stop payment of a check	\$35.00 per item
Loan Late Fee	Loan payment 16 or more days past due	\$25.00 per month
Record Retrieval	Retrieval of records kept offsite	\$25.00
Loan Fee	Loan processing fee	\$35.00
Membership Fee	One-time account set-up fee	\$5.00
**Copy/Retrieval	Copy of account statement	\$2.00 per statement
	Activity/History Printout	\$2.00 per page
Z Loan Fee	Loan processing fee for Z Loan	\$20.00 each
MS Title	Auto, Boat, Motor, Miscellaneous Items	\$15.00 each
Charged Off Account Reopen		\$50.00 per account
Early Account Closure	Account closure within first 12 months of membership	\$5.00
Boat Registration	<26' (Varies by State)	\$30.00
	>26' (Varies by State)	\$50.00
Escheatment		\$150.00 per account
Garnishment/Levies		\$100.00 each

**Transaction Limitations:** The Regular Savings is limited to no more than two (2) withdrawals per month. Withdrawal of funds from the Christmas Club are permitted in October. Certificate funds are available at maturity. If you exceed these limitations, your account may be subject to a fee.

**Early Withdrawal Penalties:** The credit union will impose a penalty if you withdraw any of the principle in your Certificate account before the maturity date. A penalty will not apply if the withdrawal is made subsequent to the death of any owner of the certificate. The credit union will impose a penalty if you withdraw any of the principle in your Christmas Club prior to October.