



# Rate and Fee Schedule

Effective Date

4230 Elida Rd, Lima OH 45807  
(419) 223-9746 (877)717-2271

The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.  
The Credit Union may offer other rates for these accounts from time to time.

03/01/18

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share/Savings Account	.100%/.10%	Quarterly	Quarterly	Calendar Quarter	\$25.00	---	\$300.00	Daily Balance	Account transfer limitations apply.
Share Club Account	.100%/.10%	Quarterly	Quarterly	Calendar Quarter	---	---	\$300.00	Daily Balance	Account transfer limitations apply.
CU Saves Share	.249%/.25%	Quarterly	Quarterly	Calendar Quarter	---	---	---	Daily Balance	Account transfer limitations apply
CU Saves IRA Share	.150%/.15%	Monthly	Monthly	Calendar Month	---	---	---	Daily Balance	Account transfer limitations apply
IRA Share/Savings Account	.248%/.25% .347%/.35% .499%/.50%	Monthly	Monthly	Calendar Month	---	---	\$300.00	Daily Balance	Account transfer limitations apply
Superior Money Max Account	.549%/.55% .649%/.65% .749%/.75%	Monthly	Monthly	Calendar Month	\$2,500.00	\$2,500.00	\$2,500.00	Daily Balance	Account transfer limitations apply
Standard Share Checking Account	0.00 / 0.00	---	---	---	---	---	---	---	---
Health Savings Checking Account	.248%/.25% .347%/.35% .499%/.50%	Monthly	Monthly	Calendar Month	\$0.00	---	\$300.00	Daily Balance	----
iChecking Account	.298%/.30% .399%/.40% .499%/.50%	Monthly	Monthly	Calendar Month	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	----
Basic Checking	0.00 / 0.00	---	---	---	---	---	---	---	----
Fresh Start Checking	0.00 / 0.00	---	---	---	---	---	---	---	----

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.**

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share/Savings, Share Club account, and CU Saves Share account the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account,, Health Savings Checking, and iChecking Account the Dividend Rate and Annual Percentage Yield may change monthly as determined by the

Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Share/Savings and Share Club accounts are non Tiered Rate accounts. If your account balance is \$300.00 or greater, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The CU Saves Share and CU Saves IRA Share accounts are non Tiered Rate accounts. If your account balance is \$0.01 or greater, the Dividend Rate and Annual Percentage Yield listed for this account will apply. The IRA Share/Savings account and Health Savings Checking Account are Tiered Rate accounts. If your account balance is from \$300.00 to \$24,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$25,000.00 to \$99,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will

apply. If your account balance is \$100,000.00 and over the third Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Superior Money Max Account is a Tiered Rate account. If your account balance is from \$2,500.00 to \$24,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$25,000.00 to \$99,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000.00 and over the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The iChecking Account is a Tiered Rate account. If your account balance is from \$1,000.00 to \$9,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$10,000.00 to \$24,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$25,000.00 and over the third Dividend Rate and Annual Percentage Yield will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**Fee Schedule**

**Checking Account Fees**

- Overdraft fee: .....\$ 3.00 per item.
- NSF fee: .....\$ 20.00 per item.\*
- Courtesy Pay fee: .....\$ 20.00 per item.\*
- Bill Payment NSF fee.....\$ 35.00 per item
- Basic Checking .....\$ 2.00 per month
- Fresh Start Checking.....\$ 5.00 per month
- Basic Checking.....\$ 2.00 per month
- Stop Payment fee: .....\$ 20.00 per request
- Check Printing fee: .....Prices may vary depending upon style.
- Check Copy fee: .....\$ 5.00 per item. .
- Non-Personal Share Checking Account Service fee:.....\$ 6.00 per month.
- Non-Personal Premium Checking Account Service fee:.....\$ 6.00 per month.

**Other Service Fees (applicable to all accounts)**

- Account Reconciliation fee: .....\$ 15.00 per hour.
- Account Research fee: .....\$ 15.00 per hour.
- Statement Copy fee: .....\$ 1.00 per copy.
- Deposited Item Return fee: .....\$ 10.00 per item.
- Wire Transfer (incoming) fee: .....\$ 15.00 per transfer.
- Wire Transfer (outgoing) fee: .....\$ 15.00 per transfer.
- Wire Transfer (foreign) fee: .....\$ 35.00 per transfer.

- Money Order fee: .....\$ 1.00 per money order.
- Inactive Account fee: .....\$ 5.00 per month after two (2) years.
- Account Closure fee: .....\$ 25.00 if closed within 90 days of open.
- Foreign Check Collection fee: .....\$ 10.00 per item.
- Teller Check fee: .....\$ 2.00 each check.
- Fax fee: .....\$ 3.00 , limit 4 pages.
- Tax Levy Processing fee: .....\$ 25.00 per order.
- Garnishment Processing fee: .....\$ 25.00 per order.
- Collection fee: .....\$ 10.00 per item.
- Card Replacement Fee.....\$ 5.00 per card
- Payment by Phone.....\$ 3.50 per payment
- Checking below min Bal.....\$ 5.00 per month
- Return Mail Fee.....\$ 5.00 per return
- Deposit Verification fee.....\$ 5.00 per request
- Share minimum balance fee.....\$ 5.00 per month

**Electronic Funds Transfer Fees**

- Nonproprietary ATM
- Withdrawal/Transfer fee: .....\$ .50
- ATM Overdraft fee: .....\$ 10.00 .
- ATM Transfer fee: .....\$ 3.00
- Phone Payment (TEL) .....\$ 2.95 .
- Preauthorized EFT NSF fee: .....\$ 20.00 .
- Preauthorized Overdraft EFT Transfer fee: .....\$ 3.00 .

**4. Accrual of Dividends.** For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account, and Health Savings Checking will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, Superior Money Max Account, Health Savings Checking, and iChecking if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share/Savings, Share Club, IRA Share/Saving, Superior Money Max Account, and Health Savings Checking there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For Share/Savings, Share Club, CU Saves Share, CU Saves IRA Share, IRA Share/Saving, Superior Money Max Account, Health Savings Checking, and iChecking using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Account Limitations.** For Share/Savings, Share Club, CU Saves Share, and Superior Money Max Account no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For CU Saves IRA Share, IRA Share/Savings, Standard Share Checking, and iChecking, and Health Savings Checking, no account limitations apply.

**Safe Deposit Box Fees**

- Annual Rental
- Size: Fee:
- 3 x 5 .....\$ 15.00
- 3 x 10 .....\$ 25.00
- 5 x 10 .....\$ 35.00
- Drilling of Box fee: .....\$275.00

**Credit Union Membership**

- Membership Share: .....\$ 25.00 par value.

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. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

\*Fee applies when overdraft is created by check, ATM withdrawal, or other electronic means.

