



Member Rate and Fee Sheet

Additional Disclosure Information Provided Under the
"Truth-In-Savings" Section in the Membership Booklet .

Accurate as of: 01/01/2020
Dividends Compounded Monthly

SAVINGS RATES	Minimum Deposit Amount to Earn the Stated APY*	Minimum Opening Deposit	APY*
Regular Share Savings	\$50	\$5	0.05%
Kids Club Savings	\$5	\$5	0.05%
Money Market Account	\$0-\$19,999	\$1000	0.25%
	\$20,000 - \$49,999	\$1000	0.35%
	\$50,000+	\$1000	0.40%
IRA Share Account	\$100	\$100	0.60%
Holiday Savings Club	\$5	\$5	0.60% ²

CERTIFICATE RATES	Minimum Deposit Amount to Earn the Stated APY*	Term	APY*
Share/IRA Certificates	\$1,000 - \$49,999	6 Months/ Term not offered on IRA's	1.40%
		1 Year	1.60%
		2 Years	1.70%
		3 Years	1.80%
		4 Years	1.90%
		5 Years	2.00%
Jumbo Share/IRA Certificates	\$50,000+	1 Year	1.70%
		2 Years	1.80%
		3 Years	1.90%
		4 Years	2.00%
		5 Years	2.10%

CHECKING RATES	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee
Member Checking Accounts	\$50	N/A
Student/Senior Citizen Checking Accounts	\$50	N/A

AUTO LOAN RATES	APR** (As Low As)
Auto	3.99%
Recreational Vehicle	9.99%
Motorcycle/ATV	4.74%

CREDIT CARDS	Annual Fee	APR**
Premier Visa®	\$0	13.90%
Black Visa®	\$0	6.75%

HOME LOANS	APR** (As Low As)
Variable Home Equity LOC	5.00% ¹

LOAN RATES	Term	APR** (As Low As)
Shared Secured	Up to 60 Months	3.05%
	61-72 Months	3.60%
	73-84 Months	4.10%
Certificate Secured	Equal to Term of Certificate	Certificate APY +3.00%
Personal Loan	Up to 72 Months	9.99%
Overdraft	Open	15.90%

*APY= Annual Percentage Yield. APY on Regular Share Savings Account and Share Certificate are accurate as of publication date. Rates subject to change without notice. Certificate early withdrawal penalties may be imposed in withdraw from your account before maturity date. For all accounts, the amount of the penalty is based on the term of your account. The penalty schedule is as follows: Terms of 1 year or less - 90 days dividends. Terms of longer than 1 year - 180 days dividends.

** APR= Annual Percentage Rate is accurate as of publication date and is subject to change. All loans require application and approved credit. The APR and terms for which the member qualifies will be provided upon approval of completed loan application. APR dependant on term and borrower's credit history. Rates and terms are subject to amount of funds borrowed, year and value of vehicle, and length of loan. Member must meet specific credit qualifications. Rates are subject to change without notice.

¹ Home Equity line of credit annual percentage rate is a variable rate based on prime plus a margin depending on loan to value ratio and credit history.
² Holiday Savings Club dividends paid on \$10,000.00 maximum.

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FEE SCHEDULE

Accurate as of: 01/01/2020

Savings Accounts	
Member Fee (One Time Fee)	\$5.00
Inactive Account Fee / Month (After 2 Years)	\$5.00
Consumers United Fee	\$10.00

Checking Accounts	
"ALL" Member Checking (Direct Deposit & Visa® Debit Card)	No Fee
Student Checking (Members Age 25 and Under)	No Fee
Business & Corporate Checking Account	\$5.00/mo.

Checking & Saving Accounts Fees	
Printed/Mailed Statements	\$2.00 /month
Statement Printout	\$5.00 /per statement
Returned Statement (Incorrect Address)	\$2.00
Copy of Paid Draft	\$2.00/item
Record Research (Minimum of 1 Hour)	\$20.00/hour
Account Reconciliation (Minimum of 1 Hour)	\$20.00/hour
FedEx	\$25.00/item
Non-Member Check Cashing	\$5.00/check
Certified Checks (Cashiers Checks)	\$5.00/check
CFCU Checks To 3 rd party	\$3.00/check
Closed Account Fee (Accounts Less Than 6 months old)	\$10.00
Non Sufficient Funds (NSF)	\$30.00/item
Overdrafts/Courtesy Pay	\$30.00/item
Returned Item Fee	\$28.00/item
Deposited Item Return	\$10.00/item
Stop Payment Order	\$28.00/item
Excessive Transfer Fee-Reg D (After 6 Transactions)	\$3.00 / transfer
Verification of Deposit Fee	\$10.00
IRA Annual Fee	\$15.00/year
Temporary Check Printing Fee	\$2.00/sheet

Visa® Credit Card /Visa® Debit Card / ATM & CO-OP ATM	
Annual ATM Card	No Fee
CO-OP Network ATM Transaction Fee	No Fee
Out of Network ATM Transaction Fee	\$1.00
Re-issue of Pin Number (PIN)	\$5.00
Annual Visa® Debit	No Fee
Visa® Replacement Debit Card Fee	Free*
*One free annually, \$5.00 each thereafter	
Visa® Replacement Credit Card Fee	\$5.00
Visa® Credit Card Late Fee (One Day Late)	\$25.00
Visa® Rush Delivery Fee (Expedited)	\$35.00
Visa® Rush Delivery Fee (Overnight)	\$60.00
Visa® Gift Card	\$3.95
Visa® Travel Card	\$3.95/reload

Other Fees	
Collection Items (Incoming & Outgoing)	\$20.00
Foreign Item Collection	Varies
Funds Transfers / Wires (Domestic Incoming)	\$10.00
Funds Transfers / Wires (Domestic Outgoing)	\$25.00
Funds Transfers / Wires (International)	\$100.00
Legal Process Fee	\$50.00 each
Garnishment Processing Fee	\$50.00 each
Notary Service (Member)	No Fee
Notary Service (Non-Member)	\$5.00
Holiday Club (Prior to Maturity Date)	\$25.00/withdrawal
Payment by Telephone	\$20.00
Touch Tone Teller Transactions	Free
Manual Transfers	\$1.00/transfer
Coin Counter Fee (Non-Members)	2% of total
Verification of Deposit Fee	\$10.00

Loan Fees	
Vehicle Title Document Fees	\$25.00
Duplicate Title Fee	\$35.00
Loan Rate Change - Sub Action	\$100.00
Loan Term Change - Sub Action	\$50.00
Loan Extensions - Sub Action	\$50.00
Skip Payment - Sub Action	\$50.00
Holiday Skip-A-Loan (During Promotional Period)	\$35.00
Late Payment Fee	* Varies, See Loan Documents
Subordination Fee	\$250.00
Line of Credit Late Fee	\$25.00
Loan Coupon Printing Fee	\$10.00 (12 Coupons)
Lien Release Letter	\$15.00

Heloc & 2 nd Mortgage Loan Fees	
Origination Fee	\$100.00
Flood Certificate	\$10.00
Value Check	\$100.00
Recording Fee	\$80.00
Appraisal	Varies*

*Based on Loan Requirements	
Title Guarantee Fee	Varies**Based on Loan Amount
Ownership & Encumbrance Report Fee (O&E)	\$5.00

Credit Union Service Center Transactions	
Withdrawals	4 Free*
*Monthly, \$1.00/withdrawal thereafter	
Deposits and Loan Payments	No Charge
"ALL" Member Checking & Student Checking	No Charge

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