



P.O. Box 5255  
 Grand Blanc, MI 48480-5255  
 (810) 235-2322 ☎ (800) 373-2333  
 www.securitycu.org

## RATE & FEE SCHEDULE

The Rate & Fee Schedule for all accounts sets forth certain conditions, rates, fees and charges applicable to your accounts at Security Credit Union.

Rate Information as of

**October 1, 2020**

Rates, terms and conditions effective as of the date above and are subject to change without notice.

Please call us at (810) 235-2322 for current rates.

APY = Annual Percentage Yield  
 Insured by NCUA

### SHARE SAVINGS ACCOUNT

\$40,000 & over	.02%	with an APY of .02%
\$0 – \$39,999.99	.01%	with an APY of .01%

### SECURITY CHECKING ACCOUNT

All	.00%	with an APY of .00%
-----	------	---------------------

### OPPORTUNITY CHECKING ACCOUNT

All	.00%	with an APY of .00%
-----	------	---------------------

### PREMIUM CHECKING ACCOUNT

\$100,000 & over	.00%	with an APY of .00%
\$50,000 – \$99,999.99	.30%	with an APY of .30%
\$10,000 – \$49,999.99	.15%	with an APY of .15%
\$0 – \$9,999.99	.00%	with an APY of .00%

### BOLD CHECKING ACCOUNT

\$25,000 & over	.15%	with an APY of .15%
\$500 – \$24,999.99	.05%	with an APY of .05%
\$0 – \$499.99	.00%	with an APY of .00%

### SUB-SHARE ACCOUNT (Christmas Club, etc.)

\$40,000 & over	.02%	with an APY of .02%
\$0 – \$39,999.99	.01%	with an APY of .01%

### IRA SHARE SAVINGS ACCOUNT

\$10,000 & over	.25%	with an APY of .25%
\$0 – \$9,999.99	.15%	with an APY of .15%

### MONEY MARKET ACCOUNT

\$150,000 & over	.25%	with an APY of .25%
\$100,000 – \$149,999.99	.25%	with an APY of .25%
\$50,000 – \$99,999.99	.25%	with an APY of .25%
\$25,000 – \$49,999.99	.20%	with an APY of .20%
\$2,500 – \$24,999.99	.15%	with an APY of .15%

Minimum deposits of \$50 or more and minimum withdrawals of \$500 apply.

## FEE INFORMATION

### FEES APPLICABLE TO ALL ACCOUNTS (Excludes Certificates):

<b>Account Service Fee</b> <i>Waived for accounts with average daily balance of \$250 or more; open Loan/Visa; open CD; open Checking with at least three debit card transactions, three checks cleared or three ACH Debits in the month or primary member is under 23 yrs.</i>	\$4.95 per month
<b>Account Closing within 90 days of opening</b>	\$25.00
<b>Account Re-open within 6 months of closing</b>	\$10.00
<b>Account Histories</b>	\$3.00 per item
<b>Account Research Fee</b>	\$30.00 per hour
<b>Cashier's Check</b>	\$4.00 per item
<b>Change of Account Number</b>	1 <sup>st</sup> free, \$20.00 each
<b>Check Cashing Fee</b> <i>Waived for Security Premier, Classic, Select members and members with a share or loan balance of \$500 or more and youth accounts.</i>	\$5.00
<b>Coin Counting Fee</b> <i>Waived for Premier members and Primary members under 23 yrs.</i>	4.9%
<b>Inactive Account Fee</b>	\$5.00 monthly
<b>Garnishment/Levy Fee</b>	\$75.00 per request
<b>Money Market Withdrawals of less than \$500</b>	\$5.00 per withdrawal
<b>Return Item Fee</b>	\$25.00 per item
<b>Returned Mail Fee</b>	\$5.00 per item
<b>Statement Fee</b> <i>Printed statements only, eStatements are free – Waived for minor accounts and for primary members 65 years and older</i>	\$3.00 per statement
<b>Statement Copy Fee</b>	\$3.00 per month
<b>Telephone Transfer Fee</b>	\$5.00 per transfer
<b>Non-Member Check Cashing Fee</b>	\$5.00
<b>Notary Fee</b>	\$5.00
<b>Signature Guarantee Fee</b>	\$10.00
<b>Verification of Deposit</b>	\$10.00 per request
<b>ATM Foreign Network Inquiry Fee</b>	\$1.50 per inquiry
<b>ATM Foreign Transfer Fee</b>	\$1.50 per transfer
<b>ATM Foreign Withdrawal Fee</b>	\$1.50 per transaction
<b>ATM Card Replacement Fee</b>	\$5.00 per card
<b>Loan Addendum Fee</b>	\$350.00 per loan
<b>Loan Extension Agreement Fee</b>	\$50.00 per loan
<b>Loan Refinance/Adjustment Fee</b>	\$35.00 per loan
<b>Payment Convenience Fee</b>	\$10.00 per request
<b>Skip-A-Payment Fee</b>	\$50.00 per loan

### FEES APPLICABLE TO CHECKING ACCOUNTS:

<b>Check Copy Fee*</b>	\$5.00 per copy
<b>Check Printing Fees</b> <i>Waived for Premier Members for basic style checks</i>	Varies on check style
<b>Courtesy Pay Fee*</b>	\$35.00 per presentment
<b>Courtesy Pay Fee* (Bold Checking)</b>	\$30.00 per presentment
<b>Insufficient Funds Fee*</b>	\$35.00 per presentment
<b>Insufficient Funds Fee* (Bold Checking)</b>	\$30.00 per presentment
<b>Overdraft Transfer Fee*</b>	\$5.00 per transfer
<b>Stop Payment Fee*</b>	\$35.00

\*Applies to checks or electronic transactions

You may be charged a Courtesy Pay or Insufficient Funds Fee, as applicable, each time a transaction is presented for payment and the available balance is insufficient, even if the transaction was previously rejected and a fee was previously charged. This means that you could be charged multiple fees for one transaction that you authorized.