



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

**September 1, 2021**

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   | .01% | with an APY of .01% |
| \$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   | .01% | with an APY of .01% |
| \$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         | .20% | with an APY of .20% |
| \$100,000 – \$149,999.99 | .20% | with an APY of .20% |
| \$50,000 – \$99,999.99   | .20% | with an APY of .20% |
| \$25,000 – \$49,999.99   | .15% | with an APY of .15% |
| \$2,500 – \$24,999.99    | .10% | with an APY of .10% |

## FEE INFORMATION

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

|  |                                    |
|--|------------------------------------|
| <b>Account Service Fee</b><br><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><br><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><br><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>Return Item Fee</b>   | \$25.00 per item                   |
| <b>Returned Mail Fee</b>   | \$5.00 per item                    |
| <b>Statement Fee</b><br><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                   |
| <b>FEES APPLICABLE TO CHECKING ACCOUNTS:</b>   |                                    |
| <b>Check Copy Fee*</b>   | \$5.00 per copy                    |
| <b>Check Printing Fees</b><br><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.