Security Credit Union

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

RATE & FEE SCHEDULE

Rate Information

December 2019

SHARE SAVINGS ACCOUNT

As of the last quarter end, the dividend rate and the Annual Percentage Yield (APY) earned on the entire daily balance of your account were:

$40,000 & over	.05%	with an APY of .05%
$0 – $39,999.99	.01%	with an APY of .01%

The dividend rate and annual percentage yield (APY) on this account may change every quarter as determined by our Board of Directors.

CHECKING ACCOUNT (Security & Opportunity)

As of the last quarter end, the dividend rate and the Annual Percentage Yield (APY) earned on the entire daily balance of your account were:

All	.00%	with an APY of .00%

PREMIUM CHECKING ACCOUNT

$100,000 & over	.00%	with an APY of .00%
$50,000 – $100,000.00	.53%	with an APY of .53%
$25,000 – $49,999.99	.38%	with an APY of .38%
$10,000 – $24,999.99	.38%	with an APY of .38%
$0 – $9,999.99	.00%	with an APY of .00%

BOLD CHECKING ACCOUNT

$25,000 & over	.20%	with an APY of .20%
$500 – $24,999.99	.10%	with an APY of .10%
$0 – $499.99	.00%	with an APY of .00%

The dividend rate and annual percentage yield (APY) on this account may change every quarter as determined by our Board of Directors.

SUB-SHARE ACCOUNT (Christmas Club, etc.)

As of the last quarter end, the dividend rate and the Annual Percentage Yield (APY) earned on the entire daily balance of your account were:

$40,000 & over	.05%	with an APY of .05%
$0 – $39,999.99	.01%	with an APY of .01%

The dividend rate and annual percentage yield (APY) on this account may change every quarter as determined by our Board of Directors.

IRA SHARE SAVINGS ACCOUNT

As of the last month end, the dividend rate and the Annual Percentage Yield (APY) earned on the entire daily balance of your account were:

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

The dividend rate and annual percentage yield (APY) on this account may change every week as determined by our Board of Directors.

MONEY MARKET ACCOUNT

As of the last month end, the dividend rate and the Annual Percentage Yield (APY) earned on the entire daily balance of your account were:

$150,000 & over	.48%	with an APY of .48%
$100,000 – $149,999.99	.48%	with an APY of .48%
$50,000 – $99,999.99	.43%	with an APY of .43%
$25,000 – $49,999.99	.38%	with an APY of .38%
$2,500 – $24,999.99	.38%	with an APY of .38%

Minimum deposits of $50 or more and minimum withdrawals of $500 apply. The dividend rate and annual percentage yield (APY) on this account may change every week as determined by our Board of Directors.

Federally Insured by NCUA.

Fee Information

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

Fees Applicable To All Accounts (Except Certificates):

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

CHECKING ACCOUNT FEES:

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

**Applies to checks or electronic transactions*