



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

## RATE & FEE SCHEDULE

### Business & Other Entity Accounts

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

**January 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 .02%
\$0 – \$39,999.99	.01%	with an APY of .01%

#### BUSINESS CHECKING ACCOUNT

All	.00%	with an APY of .00%
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#### SUB-SHARE ACCOUNT (Christmas Club, etc.)

\$40,000 & over	.01%	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):

Money Service Business Fee**	\$25.00 per month
Account Service Fee	\$4.95 per month
<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>	
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	1 <sup>st</sup> free, \$20.00 each
Check Cashing Fee	\$5.00
Coin Counting Fee	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	\$3.00 per statement
<i>Printed statements only, eStatements are free</i>	
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

### FEES APPLICABLE TO CHECKING ACCOUNTS:

Business Checking Account Fee	\$25.00 per month
<i>Waived on accounts with a combined loan balance or Business Visa Credit Card limit greater than \$50,000 or with a minimum of 10 debit card transactions per calendar month</i>	
Check Copy Fee*	\$5.00 per copy
Check Printing Fees	Varies on check style
Courtesy Pay Fee*	\$35.00 per presentment
Insufficient Funds Fee*	\$35.00 per presentment
Overdraft Transfer Fee*	\$5.00 per transfer
Stop Payment Fee*	\$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.