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RATE & FEE SCHEDULE

Rate Information

January 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

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%
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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.

Federal Insured by NCUA

Business & Other Entity Accounts

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):

Money Service Business Fee**	\$150.00 per month
Account Service Fee	\$4.50 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 st free, \$20.00 each
Check Cashing Fee	\$5.00
<i>Waived for Premier, Classic, Select members and members with a share or loan balance of \$500 or more and youth accounts.</i>	
Coin Counting Fee	4.9%
Inactive Account Fee	\$5.00 monthly
Garnishment/Levy Fee	\$50.00 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	\$5.00 per request
ATM Foreign Network Inquiry Fee	\$0.50 per inquiry
ATM Foreign Transfer Fee	\$0.50 per transfer
ATM Foreign Withdrawal Fee	\$1.00 per transaction
ATM Card Replacement Fee	\$5.00 per card
Loan Addendum Fee	\$350.00 per loan
Loan Extension Agreement Fee	\$35.00 per loan
Loan Refinance/Adjustment Fee	\$35.00 per loan
Payment Convenience Fee	\$10.00 per request
Skip-A-Payment Fee	\$35.00 per loan
CHECKING ACCOUNT FEES:	
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*	\$3.00 per copy
Check Printing Fees	Varies on check style
<i>Waived for Premier Members for basic style checks</i>	
Courtesy Pay Fee*	\$35.00 per item
Insufficient Funds Fee*	\$35.00 per item
Overdraft Transfer Fee*	\$4.00 per transfer
Stop Payment Fee*	\$35.00

*Applies to checks or electronic transactions