



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

## RATE & FEE SCHEDULE

### Rate Information

#### March 2020

#### 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.

OPEIU 393 AFL-CIO (Revised 2/13/20)

## 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):

<b>Account Service Fee</b>	\$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>	
<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>	\$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>	
<b>Coin Counting Fee</b>	4.9%
<i>Waived for Premier members and Primary members under 23 yrs.</i>	
<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>	\$3.00 per statement
<i>Printed statements only, eStatements are free – Waived for minor accounts and for primary members 65 years and older</i>	
<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>CHECKING ACCOUNT FEES:</b>	
<b>Check Copy Fee*</b>	\$5.00 per copy
<b>Check Printing Fees</b>	Varies on check style
<i>Waived for Premier Members for basic style checks</i>	
<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.