



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.

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%
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OPPORTUNITY CHECKING ACCOUNT

All	.00%	with an APY of .00%
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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	.45%	with an APY of .45%
\$100,000 – \$149,999.99	.40%	with an APY of .40%
\$50,000 – \$99,999.99	.35%	with an APY of .35%
\$25,000 – \$49,999.99	.30%	with an APY of .30%
\$2,500 – \$24,999.99	.25%	with an APY of .25%

APY = Annual Percentage Yield

Rate Information is effective as of 1/1/2024.

Rates, terms, and conditions effective as of the date above and are subject to change without notice.

Please call (810) 235-2322 for current rates.



Federally insured by NCUA

OPEIU 459 AFL-CIO (2/1/24)

FEE INFORMATION

FEES APPLICABLE TO ALL ACCOUNTS (Excludes Certificates):

Account Service Fee[†] <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
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 Check / Money Order	\$4.00 per item
Change of Account Number	1 st free, \$20.00 each
Check Cashing Fee <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
Coin Counting Fee <i>Waived for Premier members and Primary members under 23 yrs.</i>	4.9%
Inactive Account Fee[†]	\$5.00 monthly
Garnishment/Levy Fee	\$75.00 per request
Return Item Fee	\$25.00 per item
Returned Mail Fee	\$5.00 per item
Statement Fee <i>Printed statements only, eStatements are free – Waived for minor accounts and for primary members 65 years and older</i>	\$3.00 per statement
Statement Fee (Accounts with Opportunity Checking Only) <i>Printed statements only, eStatements are free</i>	\$2.00 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
Unclaimed Property (Escheat) Fee	\$75.00 per account

FEES APPLICABLE TO CHECKING ACCOUNTS:

Check Copy Fee*	\$5.00 per copy
Check Printing Fees <i>Waived for Premier Members for basic style checks</i>	Varies on check style
Courtesy Pay Fee* <i>Not available for Opportunity Checking</i>	\$35.00 per presentment
Courtesy Pay Fee* (Bold Checking)	\$30.00 per presentment
Insufficient Funds Fee^{†*}	\$35.00 per presentment
Insufficient Funds Fee* (Bold Checking)	\$30.00 per presentment
Overdraft Transfer Fee* <i>Not available for Opportunity Checking</i>	\$5.00 per transfer
Stop Payment Fee*	\$35.00 per check

[†] Fee waived for Accounts with Opportunity Checking.

*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.