



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

November 1, 2023

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.

APY = Annual Percentage Yield
 Insured by NCUA

SHARE SAVINGS ACCOUNT

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

BUSINESS CHECKING ACCOUNT

| | | |
|-----|------|---------------------|
| All | .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% |

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 st 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 |
| 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 |
| Unclaimed Property (Escheat) Fee | \$75.00 per account |

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 ten (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 per check |

*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.