



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.

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%

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%

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's Check	\$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.