



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.

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%
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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 January 1, 2026.

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.

FEE INFORMATION

FEES APPLICABLE TO ALL ACCOUNTS (Excludes Certificates):

Money Service Business Fee[†]	\$250.00 per month
Account Service Fee	\$4.95 per month
<i>Waived for accounts with average daily balance of \$250 or more; open loan/credit card; open certificate; open checking share with at least three debit card transactions, three checks cleared or three ACH Debits in the month or if the primary member is under 23 years.</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 Check / Money Order	\$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
Subpoena Fee	\$35.00 per hour
Returned Mail Fee	\$5.00 per item
Statement Fee <i>Printed statements only, eStatements are free</i>	\$3.00 per statement
Statement Copy Fee	\$3.00 per month
Telephone Transfer Fee	\$5.00 per transfer
Non-Member Check Cashing Fee	\$5.00
Signature Guarantee Fee	\$10.00
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
Plastic 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 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

[†]Existing MSB Accounts only; no new MSB accounts will be opened.

^{*}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 charged. This means you could be charged multiple fees for a single transaction you authorized.



Federally insured by NCUA