

RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your Account at the Credit Union are provided in the Rate & Fee Schedule.
Rates are variable and are determined by the Board of Directors monthly.

EFFECTIVE DATE:
10/23/2020

	Regular Savings & 'Pee Wee Penguin Accounts	Christmas Club	Money Market Account	Promotional Savings	Checking Account	"Count on College"
Dividend Rate/APY	0.05%/0.05%APY	0.05/0.05%APY	0.05%/0.05%APY	.40%/ .40%APY	0.05%/0.05%APY	.75%/ .75%APY
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Monthly	Calendar Monthly	Calendar Monthly	Calendar Monthly	Calendar Monthly	Calendar Monthly
Balance Requirements Minimum Opening Bal.	\$25		\$25	\$5000		
Minimum Balance to avoid a service charge	N/A	N/A	N/A	N/A	\$0	N/A
Minimum Balance to Earn Stated APY	\$25+	\$25+	\$25+	\$5000+	\$1000+	\$25+
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
Account Limitations			If Account falls below minimum balance, the Account is automatically closed	If Account falls below minimum balance, the Account is automatically closed	If Account falls below zero, a \$10 service charge will be assessed at the end of the month.	Account matures when the member turns 18 years of age.

Except as specifically described, the following disclosures apply to all of the accounts.

- 1. Rate Information:** The Annual Percentage Yield is a percentage rate that reflects the total amount to dividends to be paid on an Account based on the dividend rate and frequency of compounding for an annual period. For all accounts except the Promotional Savings, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union Board of Directors. The Promotional Account is a fixed rate Account for a specified period of time as determined by the Board of Directors.
- 2. Nature of Dividends:** Dividends are paid from current income and available earnings after required transfer to reserves at the end of the dividend period. The Dividend Rates and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying.
- 3. Dividends Compounding & Crediting:** The compounding and crediting of dividends and dividend period applicable to each Account are set forth in the Rate & Fee Schedule. The Dividend Period is the period of time at the end of which an Account earns dividend credit. The Dividend Period begins the first calendar day of the period and ends on the last calendar day of the period.
- 4. Accrual of Dividends:** For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your Account. For Savings, "Toon into Savings, Christmas Club, and Checking accounts, if you close your Account before accrued dividends are credited, accrued dividends will not be paid.
- 5. Balance Information:** The minimum Balance requirements applicable to each Account are set forth in the Rate & Fee Schedule. For Checking Accounts, there is a minimum actual daily balance of \$0 or above required to avoid a service fee for the dividend period. If the minimum actual daily balance is not met, there will be a service fee as set forth on the reverse side. For Savings, Christmas Club, and Checking accounts, there is a minimum Average Daily Balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For all Accounts using an Average Daily balance method, dividends are calculated by applying the periodic rate to the average daily balance in the Account for the period. The average daily Balance is determined by adding the full amount of principle in the Account for each day of the period and dividing that figure by the number of days in the period.
- 6. Account Limitations:** For all Accounts, refer to the Rate Schedule for applicable Account limitations.

General Fee Schedule

General Fee Schedule

Membership Share	\$25.00 par value
Baker's FCU Check with Member as Payee	FREE
Baker's FCU Check Payable to Third Party	\$5.00 per item
NSF-Overdrafts created by checks, recurring debit card payments, or other electronic means	\$30.00 per item
Return Check Fee (deposit item-funds available)	\$30.00 per item
Overdraft Transfer Fee	\$5.00 per item
Incoming Wire Fee	\$20.00
Outgoing Wire Fee	\$20.00
Money Order Fee	\$1.75
VISA Gift Card Fee	\$5.00 each
Account Closure (if closed within 30 days of opening)	\$10.00
Account History Printout	\$3.00 per copy
Account Reconciliation	\$10.00 per hour
Account Research	\$10.00 per hour
Bad Address Fee	\$3.00 per piece
Fax, outgoing	\$1.00 per page
Inactive Account	\$5.00 per month
Stop Payment Fee	\$30.00 per item or series
Garnishment Fee	\$30.00

Share Draft Account

Monthly Service Fee (if account falls below zero) due to NSF-Overdrafts created by checks, recurring debit card payments, or other electronic means	\$10.00 per month
Check Photocopy	\$2.00
Check Printing	Price varies with design
First 50 checks	FREE

Instant Cash & Check Debit Card

ATM Fee For Cash Withdrawal	\$1.75 per item
Point of Sale Transaction	FREE
Card Replacement/Reactivation Fee	\$10.00

VISA Credit Card

Over Limit Fee	\$25.00
Late Fee	\$25.00
Return Check Fee	\$25.00
Cash Advance Fee	FREE

The rates and fees appearing in the schedule are accurate and effective for deposit accounts as of the effective date indicated on the Rate & Fee Schedule. Rates are variable and determined by the Board of Directors monthly. The rates posted are the last declared dividend. Fees are subject to change. If you have any questions or require current rate and fee information, please call the credit union at 339-6755

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RATE & FEE SCHEDULE



Regular Savings
Pee Wee Penguin Young Savers
Christmas Club
Money Market Account
Promotional Savings
Checking
"Count On College"