



**consumers**  
credit union

# Rates and Fees Schedule

CONSUMERS CREDIT UNION

# Schedule of Rates

Effective as of July 24, 2024



## Savings, IRA, Money Market and Checking Accounts

Account Type	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Daily Balance to Avoid Fees	Minimum Balance to Earn APY	Method Used to Calculate Interest*
Savings	0.10%	0.10%	\$25.00	N/A	\$50.00	DB
Youth Savings	0.10%	0.10%	\$5.00	N/A	N/A	DB
Christmas Savings <sup>1</sup>	0.25%	0.25%	N/A	N/A	N/A	DB
Special Savings	0.10%	0.10%	N/A	N/A	\$50.00	DB
Traditional/Roth/Educational/SEP IRA Money Market	0.50%	0.50%	N/A	N/A	N/A	DB

Tiered Money Markets						
\$2,500 - \$9,999	0.10%	0.10%	N/A	N/A	\$2,500	ADB
\$10,000 - \$24,999	0.15%	0.15%	N/A	N/A	\$10,000	ADB
\$25,000 - \$49,999	0.20%	0.20%	N/A	N/A	\$25,000	ADB
\$50,000 - \$99,999	0.25%	0.25%	N/A	N/A	\$50,000	ADB
\$100,000 - \$249,999	0.30%	0.30%	N/A	N/A	\$100,000	ADB
\$250,000 +	0.35%	0.35%	N/A	N/A	\$250,000	ADB

Tiered Interest Checking						
\$0 - \$9,999	0.15%	0.15%	N/A	\$1,000 (DB)	\$1.00	DB
\$10,000 - \$24,999	0.20%	0.20%	N/A	\$1,000 (DB)	\$10,000	DB
\$25,000 - \$49,999	0.25%	0.25%	N/A	\$1,000 (DB)	\$25,000	DB
\$50,000 - \$99,999	0.30%	0.30%	N/A	\$1,000 (DB)	\$50,000	DB
\$100,000 - \$249,999	0.35%	0.35%	N/A	\$1,000 (DB)	\$100,000	DB
\$250,000 +	0.40%	0.40%	N/A	\$1,000 (DB)	\$250,000	DB

Serious Interest Checking						
Up to \$15,000 (Qualifications <sup>2</sup> Met)	3.929%	4.00%	N/A	N/A	\$1,000	ADB
\$15,000+	.01%	.01%	N/A	N/A	\$15,000	ADB
Qualifications <sup>2</sup> Not Met	.01%	.01%	N/A	N/A	\$1,000	ADB

The Par Value for a share in this credit union is \$25, which is held in a Primary Share Savings Account. DB = Daily Balance Method which applies a daily periodic rate to the balance in the account each day. ADB = Average Daily Balance Method, which applies a periodic rate to the average daily balance in the account for the period. All accounts shown above earn interest at a variable rate, with interest compounded and credited at the end of each month. Fees may reduce earnings. See Member Handbook for additional account information and Truth in Savings disclosures.

\*DB = Daily Balance Method which applies a daily periodic rate to the balance in the account each day. ADB = Average Daily Balance Method, which applies a periodic rate to the average daily balance in the account for the month.

<sup>1</sup> = only one withdrawal permitted from the account between January and November, if exceeded, account will be closed until following January 1.

<sup>2</sup> = To qualify for the monthly high interest reward (4.00% APY) you must meet the following minimum checking account requirements each statement cycle: (1) make 12 debit or credit card purchase transactions on accounts to which you are an owner during the statement cycle, (2) maintain at least a \$1,000 average daily balance in the account, (3) receive an aggregate of \$1,000 or more during the statement cycle in recurring direct deposits to the account, and (4) be enrolled in and receive monthly eStatements. Accounts that do not maintain at least a \$1,000 average daily balance will not earn interest during the statement cycle. Accounts that maintain at least a \$1,000 average daily balance, but don't meet one of the other listed reward requirements will earn 0.01% APY for the entire account balance.

Promotional products are not shown and may have separate account terms and conditions available at the time of the account opening.

# Certificate of Deposit (CD) Accounts



Account Term	Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty	Method Used to Calculate Interest*
Youth CD 12-60 Months <sup>2</sup>	0.75%	0.75%	\$100.00	No	180 days interest	DB

Share and IRA CD Options						
6 Months (<\$25,000)	0.10%	0.10%	\$1,000.00	No	90 days interest	DB
6 Months (≥\$25,000)	0.15%	0.15%	\$25,000.00	No	90 days interest	DB
12 Months (<\$25,000)	0.30%	0.30%	\$1,000.00	No	90 days interest	DB
12 Months (≥\$25,000)	0.35%	0.35%	\$25,000.00	No	90 days interest	DB
24 Months (<\$25,000)	0.45%	0.45%	\$1,000.00	No	180 days interest	DB
24 Months (≥\$25,000)	0.50%	0.50%	\$25,000.00	No	180 days interest	DB
36 Months (<\$25,000)	0.69%	0.69%	\$1,000.00	No	180 days interest	DB
36 Months (≥\$25,000)	0.74%	0.74%	\$25,000.00	No	180 days interest	DB
60 Months (<\$25,000)	1.005%	1.01%	\$1,000.00	No	180 days interest	DB
60 Months (≥\$25,000)	1.095%	1.10%	\$25,000.00	No	180 days interest	DB

All accounts shown above earn interest at a fixed rate, with interest compounded and credited on the monthly anniversary date of account opening. At maturity, funds will automatically renew for the same term if no changes are made during the ten-day grace period. Fees may reduce earnings. Promotional products are not shown and may have separate account terms and conditions available at the time of the account opening.

See Member Handbook for additional account information and Truth in Savings disclosures. Refer to IRA terms and conditions for annual contribution limits.

<sup>2</sup> = \$10,000 maximum investment per CD.

# Schedule of Fees

Effective as of July 24, 2024



ATM/Debit	
Consumers ATMs and all surcharge-free CO-OP Network ATMs	Free and unlimited
Foreign ATMs	\$3.00 per transaction
Card reissue	\$10.00
Debit card rush fee	\$25.00
Foreign transaction fee*	2% of transaction amount
Credit Cards	
Annual fee	None
Late fee	Up to \$28.00
Credit card rush fee	\$25.00
Stop payment for convenience checks or balance transfer	\$30.00
Convenience check copy	\$5.00
Foreign transaction fee*	2% of transaction amount
Savings/Checking	
Inactive account fee (after 6 months of inactivity)	\$10.00 per month
Check cashing fee (savings balances below \$400)	\$5.00 per check
Non-member check cashing fee	\$10.00 per check
Personalized checks	Call for pricing
Courtesy Pay overdraft	\$35.00 per item
Deposit NSF check - Returned Deposited Item	\$30.00 per item
Insufficient funds (item not paid)	\$35.00 per item
Paid item (non-Courtesy Pay)	\$35.00 per item
Overdraft transfer from deposit account	\$10.00 per transfer
Check copy (in person or phone)	\$5.00 per item
Check copy (online from checking account)	Free
Stop payment by MSR	\$30.00 per item
Transfer or balance inquiry via Member Service Center	\$3.00 each
Temporary check requested	\$4.00 for 4 checks
Interest Checking	
Monthly Service Fee – Average daily balance of \$1,000 or more	Free
Monthly Service Fee – Average daily balance of less than \$1,000	\$10.00 per month

Online Banking	
Stop payment	\$25.00 per item
Failed transfer to an external account/person/business due to insufficient information	\$25.00 per transfer
Voice Access	
Stop payment	\$25.00 per item
Bill Pay (personal)	
Stop payment	\$25.00 per item
Check copy (Bill Pay item)	\$25.00 per item
Business Services	
Business Checking	
150 deposited items per month	Free
Over 150 deposited items per month	\$0.25 per item
\$1,500 cash deposited per day	Free
Over \$1,500 cash deposited per day	\$1.00 per \$1,000
Incoming ACH credits/debits	Free
Insufficient funds (per paid check/EFT)	\$35.00
Business paper statement delivery	\$8.00 per month
<i>(Fee is waived for businesses who maintain over \$5,000 on deposit)</i>	
Business Online Banking Services	
Business Bill Pay	10 Free items per month, each additional item is \$0.50
ACH Debit/Credit Origination	\$30 monthly fee, \$0.10 for each ACH transfer
Positive Pay (fee per account)	\$30 per transfer
Remote Deposit Capture	\$45 monthly fee <i>(No per item fee)</i>
Consumer Loans	
Vehicle or miscellaneous collateral title transfer	\$16.00
Payment extension (\$500+)	\$50.00
Payment extension (<\$500)	\$40.00

# Schedule of Fees

Real Estate Loans	
Subordination agreement processing	\$250.00
General Services	
Cashiers check	\$5.00
Cashiers check copy	\$5.00 each
Notary service	Free
Signature guarantee	\$15.00
Domestic wire transfer	\$25.00
International wire transfer	\$60.00
Incoming wire	\$15.00
Collection item (cashiers check and foreign checks)	\$10.00
Levy/garnishment	\$100.00 per request
Research/Balancing fee	\$25.00 per hour
Account escheatment	\$100.00 per account
Subpoena information requests	\$45.00
Paper statement delivery**	\$5.00 per month
Statement copy	\$5.00
Computer printout	\$1.00
Incorrect or missing address (monthly fee)	\$5.00
Pay by phone	\$15.00
Verification of deposit	\$10.00 each
Safe Deposit Boxes (all boxes are 22" deep)	
10" x 10"	\$150.00 annually
5" x 10"	\$100.00 annually
3" x 10"	\$75.00 annually
3" x 5"	\$25.00 annually

\*A foreign transaction includes transactions made in the United States but with a merchant who processes the transaction in a foreign country.

\*\*Fee is waived for members who are age 62+, maintain \$5,000 or more on deposit, or have a mortgage loan with Consumers.