

Members Choice FCU Rate & Fee Schedule

Effective 4/1/2017

Debit Card Fees

ATM Use: \$2.00 per transaction for using a foreign ATM; you may be charged a fee by the operator of the machine and/or by an automated transfer network as well.

Debit Card Fee: \$2.50 per month if member does not have a draft account or if the member's cumulative share balances falls below \$500.00 anytime during the month.

Debit Card Replacement Fee: \$5.00 per card

Overdraft & Returned Item Fees

Courtesy Pay Fee: \$30.00 per item

ACH/ATM Overdraft Transfer Fee: \$2.00 per item

ACH/Draft NSF Fee: \$30.00 per item

Debit Card NSF Fee: \$30.00 per item *when applicable*

Returned Accepted Check: \$15.00 for resubmits and \$25.00 for returns

Check Fees

Check Cashing: \$3.00 per transaction if cumulative shares are below \$100.00, no active Draft Checking share, and no active loan. (*Minor accounts will not be charged*)

Counter Checks: \$1.00 each - maximum of 10 checks

Draft Order Fees: Members will pay for printed checks according to our supplier's price list (prices vary). The cost of the checks will be deducted from the member's checking account within two weeks of checks being shipped.

Draft Photocopy Request Fee: \$3.00 per draft request

Draft Stop Payment Fee: \$25.00 per draft (*A lost or stolen series will be charged only once.*)

Miscellaneous Fees

Account History Fee: \$1.00 per month

ACH Stop Payment Fee: \$25 per request

Cashier's Check Fee: \$4.00 per check, unless made out to the member making the withdrawal.

Dormant Account Fee: \$3.00 per month if account has been inactive for at least 12 months, has a cumulative share balance less than \$100.00, and no active loan. (*Minor accounts will not be charged*)

Early Account Closure: \$25.00 if the account has been open less than one year.

Early Withdrawal Fee from Christmas Club Account: \$2.00 per withdrawal.

Fax: \$1.00 per page

Gift Cards: \$1.50 per card

Money Orders: \$2.00 per money order. Money orders cannot be issued for over \$1,000.00.

Paper Statement Fee: \$2.00 each month statement is generated.

Return Mail Fee: \$1.00

Wire Transfer Fee: \$15.00 per transfer within the US Possession, and \$40.00 for International wires.

Loan Fees

Loan Late Fee: \$30.00

Missing Title Fee: \$25.00 per month

Refinance Loan Fee: \$50.00 per loan

Share Certificate Early Withdraw Penalty: For share certificates less than 1 year, all dividends earned since issue or 90 days dividends, whichever is less. For share certificates 1 year or greater, all dividends earned since issue or 180 days dividends, whichever is less.

Rates & yields are subject to change without notice.

Deposits are insured by the National Credit Union Administration.

Account Type	Minimum Balance	APR	*APY
Regular Share Savings	\$5	0.10%	0.10%
Share Draft Checking	None	None	None
Kids Club (ages 12 and under)	\$5	0.10%	0.10%
Ultra Teen Club (ages 13-17)	\$5	0.10%	0.10%
Christmas Club	None	0.10%	0.10%
Vacation Club	None	0.10%	0.10%
Escrow	None	0.10%	0.10%
Money Market	\$2,500 \$10,000 \$25,000	0.10% 0.15% 0.20%	0.10% 0.15% 0.20%
Variable Rate IRA	None \$10,000 \$15,000	0.20% 0.25% 0.30%	0.20% 0.25% 0.30%
Share Certificates			
6 Month	\$ 500	0.15%	0.15%
12 Month	\$ 500	0.20%	0.20%
18 Month	\$ 500	0.25%	0.25%
24 Month	\$ 500	0.349%	0.35%
36 Month	\$ 500	0.499%	0.50%
48 Month	\$ 500	0.747%	0.75%
60 Month	\$ 500	0.995%	1.00%

* The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Share Certificates

Crediting Frequency - Dividends will be credited to your account every month. If you choose to have your dividends mailed to you in check form the dividends must be \$25.00 or greater. If dividends are below \$25.00, they will be deposited into your account.

Transaction Limitations - After the account is opened, you may not make additions into the account until the maturity date stated on the account. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account. This dividend withdrawal limitation does not apply if you have made arrangements to have dividends paid to you or to another account in lieu of having them credited to this account.

Automatically Renewable Account - This account will automatically renew at maturity. You may prevent renewal if you give notice before maturity of your intention not to renew, or you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any). We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any), and other features as the original term share account. You will have a grace period of 10 calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.