



Account Rates and Service Fees

Rates

DEPOSITS	RATE	APY*
Share Savings		
No balance minimum or term	0.05%	0.05%
HSA's		
No balance minimum or term	0.05%	0.05%
Share Certificates		
6-month (\$500 minimum deposit)	0.25%	0.25%
12-month (\$500 minimum deposit)	0.25%	0.25%
24-month (\$500 minimum deposit)	0.25%	0.25%
36-month (\$500 minimum deposit)	0.50%	0.50%
48-month (\$500 minimum deposit)	0.50%	0.50%
60-month (\$500 minimum deposit)	0.50%	0.50%
Youth Share Certificates		
6-month (\$125 minimum deposit)	0.50%	0.50%

Fees

SERVICE	FEE
Non-sufficient Funds	30.00/item
Overdraft Tolerance	30.00/item
Stop Payment Order	20.00/item
Return Item	5.00/item
ID Protect	2.00/month
Incoming Wire Transfer	5.00/item
Outgoing Domestic Wire Transfer	20.00/item
Outgoing Foreign Wire Transfer	37.50/item
Inactive Account (after 12 months)	5.00/month
Escheat	50.00/account
Garnishment/Levy	40.00/account
Account Research^	50.00/hour
Premature Account Closure~	25.00/account
International Card Usage	≤1% of transaction

*APY: Annual Percentage Yield. Rates are subject to change without notice after account is opened. Fees can reduce earnings. Federally insured by NCUA.

^The first two hours of research are complimentary; the fee is assessed for any time exceeding the first two hours.

~The fee applies when closing an account within ninety (90) days of the account being opened. Effective April 1, 2019.