

# Rate and Fee Disclosure



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This Rate and Fee Disclosure explains current terms, rates and fees applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

## Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited	Dividend Period
9-1-2018							
<b>Regular Shares</b>	.60%	.60%	\$5.00	\$100.00	-	Monthly	Monthly
<b>DREAM. SAVE. WIN!</b>	1.00%	1.00%	\$50.00	\$100.00		Monthly	Monthly
<b>Rewards Shares</b>							
\$0.00 - \$500.00	7.25%	7.50%	--	--	--	Monthly	Monthly
\$500.01 or more	0.60%	0.60%					
<b>Super Shares</b>							
\$2,500-24,999	.80%	.80%	\$2,500.00	\$100.00		Monthly	Monthly
25,000-49,999	.90%	.90%					
50,000-74,999	1.00%	1.00%					
75,000-99,999	1.09%	1.10%					
100,000+	1.29%	1.30%					
<b>Top Ten Shares</b>							
\$5,000-24,999	.90%	.90%	\$5,000.00	\$100.00		Monthly	Monthly
25,000-49,999	1.00%	1.00%					
50,000-74,999	1.09%	1.10%					
75,000-99,999	1.19%	1.20%					
100,000+	1.39%	1.40%					
<b>Checking</b>	.25%	.25%	\$0	\$5,000.00		Monthly	Monthly
<b>Christmas Club</b>	.60%	.60%	\$5	\$25.00		Monthly	Monthly
<b>Health Savings Account</b>	.75%	.75%	\$5	\$100.00		Monthly	Monthly
<b>IRA Shares</b>							
\$100.00 +	1.00%	1.00%	\$0	\$100.00		Monthly	Monthly
<b>Share Certificates, IRA &amp; Roth Certificates (IRA Certificates not available in 3 or 9 month terms)</b>							
3 months	1.34%	1.35%	\$500	\$500		Monthly	Monthly
6 months	1.49%	1.50%					
7 months	1.49%	1.50%					
9 months	1.59%	1.60%					
12 months	1.74%	1.75%					
15 months	1.84%	1.85%					
18 months	1.88%	1.90%					
24 months	1.98%	2.00%					
30 months	2.03%	2.05%					
36 months	2.13%	2.15%					
48 months	2.23%	2.25%					
<b>Special Share Certificates</b>							
5 months	1.74%	1.75%	\$10,000	\$10,000		Monthly	Monthly
25 months	2.47%	2.50%					

## Explanation of Rates & Fees

As explained in the MSA, this Rate and Fee Disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. Super Shares, Top Ten Shares, and IRA Shares are tiered rate accounts. For these accounts, if the balance in the account is within the balance range for a particular tier, the dividend rate for that tier will apply to the entire balance in the account. Reward Savings accounts are also tiered rate accounts. For these accounts, the dividend rate for a particular tier will apply only to the portion of the account balance that is within that tier. For Super Shares and Top Ten Shares, the dividend rate and Annual Percentage Yield for the lowest tier will be the same as the dividend rate and Annual Percentage Yield for Regular Shares.

For all accounts except certificate accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

### 2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

### 3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### 4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

### 5. Balance Information

The minimum balance required to open each account, earn the stated Annual Percentage Yield, or avoid a service fee is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, which applies a periodic rate to the balance in the account for each day of the period. The par value of a share (required minimum balance in Share Account for Credit Union membership) is \$5.00.

### 6. Account Limitations

For all accounts except checking accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account with us or to a third party in any month. If you exceed these limitations, the account may be subject to a fee or be closed. For Top Ten Shares, withdrawals may be made within the first ten days of each calendar month. The penalty for withdrawals from the Top Ten Shares made from the 11th day of the month through the last day of the month will be subject to a penalty equal to \$5.00 or 90 days dividends, whichever is greater, on the amount withdrawn at the rate in effect at the time of the withdrawal. For Christmas Club Accounts, if you make more than one withdrawal or transfer from the account on any day except October 31, we will impose a penalty of \$5.00 or 90 days dividends, whichever is greater. On October 31, all funds in the account will be transferred to the share savings or checking account (at your

option), and the account will remain open. No withdrawals are allowed within the first 12 months of opening your DREAM. SAVE. WIN! account. Withdrawals after the first 12 months will be permitted within the first 10 days of each calendar quarter (January, April, July, October). Early withdrawals within the first 12 months or withdrawals made after the first 12 months, and after the first 10 days of each calendar quarter will be subject to a penalty of \$5.00 or 90 days dividends, whichever is greater, on the amount withdrawn at the rate in effect at the time of the withdrawal.

### 7. Dormant Accounts

An account will become dormant if there have not been any transactions or contact with the credit union after one (1) year. After 1 year, an dormant letter will be sent out to the member. If the credit union receives no response from the member within 30 days, the Credit Union will begin to assess an dormant account fee of \$2 per month against all accounts which have had no activity for a 12 month period. In addition, if the credit union is unable to contact the member via lettered correspondence, the Credit Union reserves the right to change accounts to a dormant status regardless of account activity. Exceptions to the twelve month inactivity rule exist for those needing a membership savings for credit card products, etc.

### 8. Certificate Account Features

#### a. Account Limitations

For certificates of one year or less, after the account is opened, you may make additional deposits of not less than \$100.00 each, except that no additional deposits are permitted during the seven days before the maturity date. For certificates of more than one year, no additional deposits are permitted.

#### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

#### c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**i. Amount of Penalty.** The amount of the penalty is based on the account term. For account terms of one year or less, the penalty is 90 days' dividends on the amount withdrawn. For account terms of more than one year, the penalty is 180 days' dividends on the amount withdrawn.

**ii. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned at the nominal rate on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**iii. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

#### d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

#### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## Fee Schedule

### Share Draft Services

Account Balancing & Research.....	\$10.00 per hour
Copy of a Check .....	\$1.00
Counter Checks .....	\$1.00
Counter Check Stop Payment.....	\$25.00
Copy of Statement/Account History (per month) .....	\$2.00
Stop Payment .....	\$5.00
Share Draft Overdraft Fee (Paid) .....	\$3.00
Share Draft NSF Fee (Return) .....	\$8.00
Share Draft Overdraft Transfer Fee .....	\$3.00

### Wire Services

Wire Transfer – Incoming - Domestic & International .....	\$5.00
Wire Transfer – Outgoing - Domestic.....	\$15.00
Wire Transfer – Outgoing – International .....	Not Available

### Member Services

Dormant Account Fee .....	\$3.00/Month
Christmas Club Early Withdrawal Fee (one free) .....	\$5.00
Notary Service .....	Free
Signature Guarantee Service .....	Free
TLC-Teller Line Connection .....	Free
Photo Copies (up to 10) .....	\$1.00
Fax Service.....	\$1.00
Returned Deposit Item .....	\$2.00

### MasterCard & HSA Debit Card

Initial Card and PIN.....	None
Card Replacement (each) .....	\$10.00
Rush Delivery for Card (overnight).....	\$35.00
ATM/Debit Card Overdraft Transfer Fee .....	\$3.00
ATM/Debit Card NSF Fee .....	\$8.00
ATM Withdrawal Activity Fee .....	Free at PCMCU owned ATMs
ATM Withdrawal Activity Fee .....	... First 6 per month free; \$1.00 each thereafter at <u>Non</u> -PCMCU owned ATMs
No Surcharge ATMs	
Foreign transaction fees may apply	

### Copper Card – MasterCard

Annual Fee .....	None
Over Limit Fee .....	None
Late Fee.....	None
Cash Advance Fee .....	None
Copy of Statement .....	None
Card Replacement (each) .....	None
Rush Delivery (approximately 3 days).....	None
No Foreign Transaction Fees	

### MasterCard Platinum Rewards Credit Card

Annual Fee (Fee waived with Rewards Savings Program) .....	\$49.00
Over Limit Fee.....	None
Late Fee .....	\$25.00
Cash Advance Fee .....	None
Balance Transfer Fee .....	None
Copy of Statement.....	None
Card Replacement (each) .....	\$25.00
Returned Payment Fee .....	\$25.00
Or the amount of the required minimum payment, whichever is less.	
Rush Delivery (approximately 3 days) .....	\$25.00
Returned Payment Fee (up to) .....	\$25.00
Pay By Phone Fee .....	\$5.00
Foreign Transaction Fees may apply	

### Safe Deposit Boxes (annual fee)

*(\$5 discount available for members 65 and older)*

#### Green Bay Office:

Small 3x5 .....	\$13.00
Medium 3x10.....	\$21.00
Large 5x10 .....	\$26.00
XLarge 10x10 .....	\$39.00
Box Drilling .....	At cost
Key Replacement .....	\$5.00

### ACH/EFT Services

ACH Origination Set-Up .....	\$10.00
ACH Stop Payment (per occurrence) .....	\$5.00
ACH Overdraft Fee (paid).....	\$3.00
ACH NSF Fee (return).....	\$8.00
ACH Overdraft Transfer Fee.....	\$3.00

### Online Services

Virtual Branch.....	Free
Mobile App .....	Free
Mobile Deposit Capture .....	Free
Bill Pay Service .....	Free
My Cash Dash.....	Free
E-statements .....	Free
Credit Sense.....	Free
CardValet®.....	Free
PopMoney (personal payment service)	
Send Money Fee – 3 day transaction .....	\$0.95
Send Money Fee – next day.....	\$1.95
Request Money Fee .....	\$0.95
Stop Payment.....	\$20.00
e-Greetings.....	\$0.25