

Rate and Fee Disclosures



P O Box 28500
Green Bay, WI 54324
Ph: 920-499-2831
TF: 877-373-4023
Fx: 920-499-7548
www.pcmcu.org

This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking and certificate accounts at PCM Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Account Contract.

Rates for Savings, Checking and Certificate Accounts

Effective Date: 1-1-2019	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited	Dividend Period
Regular Shares	.75%	.75%	\$5.00	\$100.00	-	Monthly	Monthly
DREAM. SAVE. WIN!	1.00%	1.00%	\$50.00	\$100.00		Monthly	Monthly
Rewards Shares							
\$0.00 - \$500.00	7.25%	7.50%	--	--	--	Monthly	Monthly
\$500.01 or more	0.75%	0.75%					
Super Shares							
\$2,500-24,999	1.00%	1.00%	\$2,500.00	\$100.00		Monthly	Monthly
25,000-49,999	1.09%	1.10%					
50,000-74,999	1.19%	1.20%					
75,000-99,999	1.29%	1.30%					
100,000+	1.49%	1.50%					
Top Ten Shares							
\$5,000-24,999	1.09%	1.10%	\$5,000.00	\$100.00		Monthly	Monthly
25,000-49,999	1.19%	1.20%					
50,000-74,999	1.29%	1.30%					
75,000-99,999	1.39%	1.40%					
100,000+	1.59%	1.60%					
Checking	.35%	.35%	\$0	\$5,000.00		Monthly	Monthly
Christmas Club	.75%	.75%	\$5	\$25.00		Monthly	Monthly
Health Savings Account	.90%	.90%	\$5	\$100.00		Monthly	Monthly
IRA Shares							
\$100.00 +	1.00%	1.00%	\$0	\$100.00		Monthly	Monthly
Share Certificates, IRA & Roth Certificates							
3 months	1.74%	1.75%	\$500	\$500		Monthly	Monthly
6 months	1.93%	1.95%					
7 months	1.98%	2.00%					
9 months	2.08%	2.10%					
12 months	2.23%	2.25%					
15 months	2.37%	2.40%					
18 months	2.47%	2.50%					
24 months	2.57%	2.60%					
30 months	2.62%	2.65%					
36 months	2.72%	2.75%					
48 months	2.81%	2.85%					

Special Share Certificates

5 months	2.23%	2.25%					
25 months	3.11%	3.15%	\$10,000	\$10,000		Monthly	Monthly

Truth in Savings Disclosures

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

1. Rate Information

The Dividend Rate and Annual Percentage Yield on your 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.

3. Compounding and Crediting.

Dividends will be compounded and credited as set forth 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 your account. If you close your 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 preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your 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. Withdrawals made from the 11th day of the month through the last day of the month will be subject to a penalty equal to 90 days dividends 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. On October 31, all funds in the account will be transferred to your share savings or checking account (at your option), and the account will remain open.

7. Inactive Accounts

a. An account will become inactive if there have not been any transactions or contact with the credit union after one (1) year. After 1 year, an inactive 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 inactive 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 an inactive status regardless of account activity. Exceptions to the twelve-month inactivity rule exists 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 your 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.

Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty.

We may impose a penalty if you withdraw any of the principal of your 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. After the certificate matures, you have a grace period of 10 days in which to withdraw the funds without penalty.

e. Nontransferable/Nonnegotiable.

Your account is nontransferable and nonnegotiable. The funds in your 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

Inactive 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

Popmoney (personal payment service)	\$0.95
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