

## RATE AND FEE SCHEDULE

(These are variable rate accounts and subject to change based upon market conditions.)  
Please visit our Web Site at [www.ecucreditunion.com](http://www.ecucreditunion.com) for more detailed and up to date rates and specials!

### Loan Rates

(Loan Changes Effective 08/16/10 Visa Card Changes Effective 08/22/07)

<u>Type of Loan</u>	<sup>3</sup> Terms	Rates per Annum	<u>Type of Loan</u>	Annual Fee or <sup>3</sup> Terms	Rates per Annum
<sup>1</sup> New Auto 100% MSRP	60 Mo.	4.25%	<sup>4</sup> Visa Gold	\$0.00	9.88%
<b><sup>1</sup>New Auto 80% MSRP</b>	<b>60 Mo.</b>	<b>4.25%</b>	<sup>4</sup> Visa Classic	\$0.00	12.92%
<sup>1</sup> Used Auto 100% NADA	48 Mo.	4.75% - 6.75%	<sup>4</sup> Visa Classic II	\$35.00	21.00%
<sup>1</sup> Used Auto Loan Value NADA	48 Mo.	4.75% - 6.50%	<b>First Mortgages rates change daily call 1-800-382-2400</b>		
<sup>2</sup> New RVs & Boats	Varies	8.40% - 9.90%	Home Equity (Most States)(Fixed	144	Call For Rates
Used RVs & Boats	Varies	8.40% - 12.90%	5 Yr.Home Equity-Fixed	60	Call For Rates
Signature	Varies	11.25%			
Tax & IRA Loans	12 Mo.	10.65%	C.D. Secured	Varies	4.00% - 10.25%
Vacation and Holiday Loans	12 Mo.	10.65%	Share Secured	Varies	4.25%

<sup>1</sup> Includes Trucks and Vans; Terms vary up to 84 Mo. Financing available upon approval.  
<sup>2</sup> Includes Motorcycles, ATVs, Ski & Sea Mobiles (95% financing-terms up to 10 yr. repayment)  
<sup>3</sup> These are a sampling of our most popular Loan Terms & Rates, for more information see our Web Site @ [www.ecucreditunion.com](http://www.ecucreditunion.com) or contact us at 800.382.2400  
<sup>4</sup> APRs that apply to credit card accounts may vary with changes to the Prime Rate.

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### Deposit Rates

#### Regular Share Accounts (Eff. 10/01/11)

Account Balance	* Annual % Yield	Dividend % Rate
\$ 50,000.00 and Over	0.551%	0.550%
\$ 25,000.00 - \$ 49,999.99	0.451%	0.450%
\$ 10,000.00 - \$ 24,999.99	0.350%	0.350%
\$ 5,000.00 - \$ 9,999.99	0.300%	0.300%
\$ 2,500.00 - \$ 4,999.99	0.250%	0.250%
\$ 500.00 - \$ 2,499.99	0.100%	0.100%

Minimum balance of \$25.00

\*Dividends will be computed on the average daily balance with quarterly posting and compounding.

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#### Money Savers Accounts (Eff. 10/01/11)

Account Balance	** Annual % Yield	Dividend % Rate
\$ 50,000.00 and Over	0.552%	0.550%
\$ 25,000.00 - \$ 49,999.99	0.451%	0.450%
\$ 10,000.00 - \$ 24,999.99	0.351%	0.350%
\$ 5,000.00 - \$ 9,999.99	0.300%	0.300%
\$ 2,500.00 - \$ 4,999.99	0.250%	0.250%

\*\*Dividends compounded daily, paid monthly.

Minimum Balance \$2,500.00

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#### Individual Retirement Accounts (Eff. 10/01/11)

Account Balance	* Annual % Yield	Dividend % Rate
\$ 50,000.00 and Over	0.551%	0.550%
\$ 25,000.00 - \$ 49,999.99	0.451%	0.450%
\$ 10,000.00 - \$ 24,999.99	0.350%	0.350%
\$ 5,000.00 - \$ 9,999.99	0.300%	0.300%
\$ 2,500.00 - \$ 4,999.99	0.250%	0.250%
\$ 0.00 - \$ 2,499.99	0.100%	0.100%

\*Dividends will be computed on the average daily balance with quarterly posting and compounding.

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#### Youth Share Accounts\*\* (Eff. 10/01/11)

Account Balance	* Annual % Yield	Dividend % Rate
\$ 50,000.00 and Over	0.551%	0.550%
\$ 25,000.00 - \$ 49,999.99	0.451%	0.450%
\$ 10,000.00 - \$ 24,999.99	0.350%	0.350%
\$ 5,000.00 - \$ 9,999.99	0.300%	0.300%
\$ 2,500.00 - \$ 4,999.99	0.250%	0.250%
\$ 0.00 - \$ 2,499.99	0.100%	0.100%

Minimum balance of \$25.00

\*Dividends will be computed on the average daily balance with quarterly posting and compounding.

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#### Checking Accounts (Eff. 01/01/11)

Account Balance	*** Annual % Yield	Dividend % Rate
\$ 5,001.00 and Over	0.100%	0.100%

#### Elite Checking Account (Eff. 01/01/11)

\$ 5,001.00 and Over	0.351%	0.350%
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\*\*\*Dividends will be computed on the average daily balance with monthly posting and compounding. Minimum balance of \$25.00.

#### Christmas Club Accounts (Eff. 07/01/09)

Account Balance	* Annual % Yield	Dividend % Rate
Average Daily Balance	0.100%	0.100%

\*Dividends will be computed on the average daily balance with quarterly posting and compounding.

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#### Certificate Accounts

Contact Credit Union for current interest rates and maturities

If account is closed prior to the posting of accrued dividends no dividends will be paid.

Dividends are based on the Credit Union's earnings at the end of a dividend period. All rates are subject to change without notice.

**YOUR SAVINGS IS FEDERALLY INSURED TO AT LEAST \$250,000 AND BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT - National Credit Union Administration, a U.S. Government Agency**



(See reverse side for Fee Schedule)  
Revised 06/15/2010





# ECU Schedule of Service Fees and Charges

Certain charges are subject to change without notice. Effective February 01, 2012

<b>Share Accounts</b>	Below Minimum Balance	\$5.00	Per Month	
	Withdrawals over 2 per month	\$2.00	Per Withdrawal	
<b>Share Draft Accounts</b>	Below Minimum Balance Fee	\$5.00	Per Month	
	Check Orders	See Price	List	
	Additional Temporary Checks	\$2.00	Per Order	
	Debit MasterCard Recurring Cancellation/Stop Payment (RPCS)	\$35.00	Per Item	
	Stop Payment Fee - Share Drafts, ACH, or Official Credit Union Check	\$20.00	Per Item (Effective 02/01/2012)	
	Stop Payment Fee on Series for Lost or Stolen Checks	\$25.00	Per Series	
<b>Money Savers Account</b>	Withdrawals Over 3 Per Month	\$2.00	Per Withdrawal	
<b>Loans</b>	Application Fee	\$20.00	Per Applicant	
	Auto Process Fee	\$75.00	Per Occurrence	
	Collateral Protection Insurance Reversal Fee	\$100.00	Per Forced Placement	
	Late Fee	\$25.00	Per Payment	
	Home Equity Loan Late Fee	\$25.00	Per Payment	
<b>Nonsufficient Funds Items</b>	<b>Fee(s) imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means, as applicable.</b>			
	Returned Overdrafts	\$29.00	Per Item (Effective 02/01/2012)	
	Paid Overdrafts	\$29.00	Per Item (Effective 02/01/2012)	
	*Courtesy Pay Paid Overdrafts	\$29.00	Per Item (Effective 02/01/2012)	
	*NOTE: The Credit Union's Courtesy Pay plan is a non-contractual courtesy and is discretionary. It is not an obligation of the Credit Union and the Credit Union may refuse to provide the courtesy on any personal checking account at any time and from time to time. The account-holder does not have a contractual right to Courtesy Pay and payment is not guaranteed by the Courtesy Pay Plan. To OPT OUT of the Courtesy Pay plan notify the Credit Union in writing.			
	Overdraft Protection Auto Transfer from Share Acct. (3 per month)	\$5.00	Per Item (Effective 02/01/2012)	
<b>ATM and Debit Card</b>	ATM or Debit – 4 Transactions(Withdrawals or Transfers)	No Fee	Per Month	
	Each Additional Transaction	\$2.00	Per Transaction	
	ATM or Debit – 4 Balance Inquires	No Fee	Per Month	
	Each Additional Transaction	\$2.00	Per Inquiry	
	ATM or Debit – 4 Point Of Sale (POS) Transactions	No Fee	Per Month	
	Each Additional POS Transaction	\$0.25	Per Transaction	
	Using our Debit Card and Choosing the "Credit" Option	NO FEE	Unlimited Transactions	
	ATM or Debit Replacement Card	\$10.00	Per Card (Effective 02/01/2012)	
	ATM or Debit PIN Reminder Mailer	\$3.00	Per Request (Effective 02/01/2012)	
	ATM or Debit Rush Order for Card or PIN	\$50.00	Per Request (Effective 02/01/2012)	
	<b>Miscellaneous</b>	ACH Origination Fee - (One Time Phone Payments Only)	\$10.00	Per Payment (Effective 02/01/2012)
		Account Closed Early Fee	\$15.00	Within 6 Months of Opening Date
Account Research/Reconciliation Fee (1 Hour Minimum)		\$25.00	Per Hour	
Bad Address Fee		\$5.00	Per Returned Item	
Cashier Check Fee		\$3.00	Per Check	
Copy of Cashier Check		\$3.00	Per Check	
Copy of Account History		\$1.50	Per Occurrence Per Account	
Copy of a Member Share Draft, Credit Union Check or Cashier Check		\$3.00	Each	
Copy of Statement		\$3.00	Per statement	
Credit Report Pulled for Debit Card (by member request)		\$5.00	Per Report	
Dormant Account Fee (2 Years of No Activity)		\$10.00	Month (Effective 02/01/2012)	
Escheatment		\$100.00	Per Account (Effective 02/01/2012)	
Garnishments, Levies, Legal Notices		\$50.00	Per Item (Effective 02/01/2012)	
Gift Card Issuance Fee		\$3.00	Per Card	
Gift Card Re-Loading Fee		\$2.00	Per Occurrence	
Internet Banking			No Charge	
Internet Bill Paying Service		\$7.00	Monthly (Includes 10 pmts per month)	
		\$0.20	Per Payment over 10 Payments	
Items Sent for Collection		\$25.00	Per Item	
Mail Receipt		\$0.50	Per Receipt	
Non-Member Check Cashing		\$3.00	Per Item	
Manual Item Processing		\$5.00	Per Item (Effective 02/01/2012)	
Overnight Mail		DHL or US Postal	Contact ECU for current rate	
Returned Deposited Item		\$15.00	Per Item	
Returned Deposited Item or Loan Payment (item issued by member)		\$29.00	Per Item	
Teller Check to a Third Party		\$1.00	Per Check	
Travelers Cheques Fee		\$1.00	Per \$100.00 Purchased	
Travelers Cheques FOR TWO Fee		\$1.50	Per \$100.00 Purchased	
Wire – Domestic Outgoing Wire Fee		\$20.00	Per Wire (Effective 02/01/2012)	
Wire – Domestic Outgoing Wire Fee after 2 PM Eastern Time		\$30.00	Per Wire	
Visa Late Fee		\$25.00	Per Statement	
Visa Over Limit Fee		\$20.00	Per Statement	
Visa Lost Card Fee		\$5.00	Per Card	
Visa Statement Copy		\$3.00	Per Statement	
Visa Payment Returned Check		\$29.00	Per Check	

### IMPORTANT NOTICE!

Since 1982, the Internal Revenue Service (IRS) has required bank depositors to certify their correct tax identification number (SSN) to their bank(s). It is also now the responsibility of banks to ensure that interest paid on deposits is reported to the IRS with the correct SSN. To assist in this joint responsibility, please verify that the SSN appearing on any documents that you receive from ECU Credit Union are correct. If the SSN is correct, no action is required, if it is incorrect, please notify your branch as soon as possible. Thank you for your cooperation and for allowing ECU Credit Union to serve your financial needs.