



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 for more detailed and up to date rates and specials!

Loan Rates

(Loan Changes Effective 01/16/12 Visa Card Changes Effective 08/22/07)

Type of Loan	³ Terms	Rates per Annum	Type of Loan	Annual Fee or ³ Terms	Rates per Annum
¹ New Auto 100% MSRP	60 Mo.	4.25%	⁴ Visa Gold	\$0.00	9.88%
¹New Auto 80% MSRP	60 Mo.	4.25%	⁴ Visa Classic	\$0.00	12.92%
¹ Used Auto 100% NADA	48 Mo.	4.75% - 6.75%	⁴ Visa Classic II	\$35.00	21.00%
¹ Used Auto Loan Value NADA	48 Mo.	4.75% - 6.50%	First Mortgages rates change daily call 1-800-382-2400		
² New RVs & Boats	Varies	8.40% - 9.90%	Home Equity (Most States)(Fixec	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%	C.D. Secured	Varies	4.00% - 10.25%
Tax & IRA Loans	12 Mo.	10.65%	Share Secured	Varies	4.25%
Vacation and Holiday Loans	12 Mo.	10.65%			
No Credit Check Loans	6 Mo.	15.00%			

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

Deposit Rates

Regular Share Accounts (Eff. 04/01/12)

Account Balance	* Annual % Yield	Dividend % Rate
\$ 50,000.00 and Over	0.451%	0.450%
\$ 25,000.00 - \$ 49,999.99	0.350%	0.350%
\$ 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.

Money Savers Accounts (Eff. 04/01/12)

Account Balance	** Annual % Yield	Dividend % Rate
\$ 50,000.00 and Over	0.451%	0.450%
\$ 25,000.00 - \$ 49,999.99	0.351%	0.350%
\$ 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

Individual Retirement Accounts (Eff. 04/01/12)

Account Balance	* Annual % Yield	Dividend % Rate
\$ 50,000.00 and Over	0.451%	0.450%
\$ 25,000.00 - \$ 49,999.99	0.350%	0.350%
\$ 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.

Youth Share Accounts (Eff. 04/01/12)**

Account Balance	* Annual % Yield	Dividend % Rate
\$ 50,000.00 and Over	0.451%	0.450%
\$ 25,000.00 - \$ 49,999.99	0.350%	0.350%
\$ 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.

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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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.

***Dividends will be computed on the average daily balance with monthly posting and compounding. Minimum balance of \$25.00.

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 03/20/2012





ECU Schedule of Service Fees and Charges

Certain charges are subject to change without notice. Effective October 01, 2013

Share Saving / Membership Account		
Below Minimum Balance	\$5.00	Per Month Bal Below \$25
Withdrawals over 2 per month	\$2.00	Per Withdrawal
Paper Statement	\$1.00	Per Statement (Eff. 10/2013)

Christmas Club Saving Account		
Early Withdrawal (1/31 to 9/30)	\$5.00	Per Item (Effective 10/2013)

Money Savers Saving Account		
Withdrawals over 3 per month	\$2.00	Per Withdrawals

Individual Retirement Account (IRA)		
IRA Inactive Fee (assessed after 12 months of no activity)	\$5.00	Per Month (Effective 10/2013)
IRA Outgoing Transfer	\$25.00	Per Transfer (Eff. 10/2013)

Share Draft Checking Account		
Below Minimum Balance Fee	\$5.00	Per Month Bal Below \$25
Check Orders	Varies	Contact ECU
Additional Temporary Checks	\$2.00	Per Order
Stop Payment Fee	\$30.00	Per Item (Effective 10/2013)
Stop Payment Fee on Series	\$30.00	Per Series (Effective 10/2013)
Stop Payment Debit Card Item	\$35.00	Per Recurring Item

ATM and Debit Card		
ATM or Debit Replacement	\$10.00	Per Card
ATM or Debit PIN Reminder	\$3.00	Per Request
Rush Order For Card or PIN	\$50.00	Per Request
Per Month		
Transaction Type	# Free	Each Additional
Withdrawal or Transfer	4	\$2.00 Per Item
Balance Inquiry at ATM	4	\$2.00 Per Item
Point of Sale (POS at Checkout)	4	\$0.25 Per Item
Debit Card Using "Credit" Option	Unlimited	No Fee

Internet Online Banking		
Internet Banking	No Charge	
Internet Bill Pay Service	\$7.00	Monthly (Inc. 10 Payments)
Additional Payments	\$0.20	Per Payment over 10
eStatements	No Charge	
Mobile Money	No Charge requires eStatements	

Nonsufficient Fund Items		
Fee(s) imposed for overdrafts by checks, in-person withdrawals, ATM withdrawals, or by other electronic means, as applicable.		
Overdraft Protection Auto Transfer from Share Acct	\$5.00	Per Item (only 3 per month allowed)
Returned Overdrafts	\$30.00	Per Item (Effective 10/2013)
Paid Overdrafts	\$30.00	Per Item (Effective 10/2013)
*Courtesy Pay Paid Overdrafts	\$30.00	Per Item (Effective 10/2013)

*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.

Lending Services		
Application Fee	\$20.00	Per Applicant
Auto Loan Process Fee	\$75.00	Per Occurrence
Collateral Protection Reversal	\$100.00	Per Forced Placement
Late Fee	\$25.00	Per Payment
Home Equity Loan Late Fee	\$25.00	Per Payment

Visa Credit Card		
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	\$30.00	Per Check

Miscellaneous Fees		
ACH Origination Fee	\$10.00	Per One-Time Payment s
Account Closed Early Fee	\$15.00	Per Account
Account Research /Reconciliation Fee	\$25.00	Per Hour (1 Hour Minimum)
Bad Address Fee	\$5.00	Per Item
Cashier Check Fee	\$3.00	Per Check
Copy of Account History	\$1.50	Per Occurrence
Copy (Check, Statement)	\$3.00	Per Item
Dormant Account Fee (2 Years of No Activity)	\$10.00	Month
Escheatment	\$100.00	Per Account
Foreign Item Collection	\$10.00	Per Item (Effective 10/2013)
Garnishments, Levies, Legal Notices	\$50.00	Per Item
Gift Card Issuance Fee	\$3.00	Per Card
Gift Card Re-Loading Fee	\$2.00	Per Occurrence
Items Sent for Collection	\$25.00	Per Item
Non-Member Ck Cashing	\$3.00	Per Item
Manual Item Processing	\$5.00	Per Item
Overnight Mail	Varies	Contact ECU for Pricing
Returned Deposited Item	\$15.00	Per Item
Returned Deposit or Payment (item issued by member)	\$30.00	Per Item
Teller Check to a Third Party	\$1.00	Per Check
Travelers Cheques	\$1.00	Per \$100.00
Travelers Cheques FOR 2	\$1.50	Per \$100.00
Verification of Deposit Fee	\$10.00	Per Item (Effective 10/2013)
Wire Domestic Outgoing Fee	\$20.00	Per Wire
Wire Domestic Outgoing Late	\$30.00	Per Wire (Wires After Cutoff)
Wire Domestic Incoming	\$10.00	Per Wire (Effective 10/2013)
Wire Foreign Incoming	\$10.00	Per Wire (Effective 10/2013)

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.