



# 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 06/20/17 Visa Card Changes Effective 08/22/07)**

Type of Loan	<sup>3</sup> Terms	Rates per Annum
<sup>1</sup> New Auto 100% MSRP	60 Mo.	4.25%
<sup>1</sup> New Auto 80% MSRP	60 Mo.	4.25%
<sup>1</sup> Used Auto 100% NADA	48 Mo.	4.75% - 6.75%
<sup>1</sup> Used Auto Loan Value NADA	48 Mo.	4.75% - 6.50%
<sup>2</sup> New RVs & Boats	Varies	8.40% - 9.90%
Used RVs & Boats	Varies	8.40% - 12.90%
Signature	Varies	13.25%
Tax & IRA Loans	12 Mo.	12.65%
Vacation and Holiday Loans	12 Mo.	12.65%
No Credit Check Loans	6 Mo.	15.00%

Type of Loan	Annual Fee or <sup>3</sup> Terms	Rates per Annum
<sup>4</sup> Visa Gold	\$0.00	9.88%
<sup>4</sup> Visa Classic	\$0.00	12.92%
<sup>4</sup> Visa Classic II	\$35.00	21.00%

### First Mortgages rates change daily call 1-800-382-2400

Home Equity (Most States)(Fixec	144	Call For Rates
5 Yr.Home Equity-Fixed	60	Call For Rates
C.D. Secured	Varies	4.00% - 10.25%
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. 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.

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### 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.

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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.

### 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

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### 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.

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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.

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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 03/20/2012





## ECU Schedule of Service Fees and Charges

Certain charges are subject to change without notice. Updated October 17, 2017

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

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

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
IRA Outgoing Transfer	\$25.00	Per Transfer

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
Stop Payment Fee on Series	\$30.00	Per Series
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 – Virtual Branch		
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
Paid Overdrafts	\$30.00	Per Item
*Courtesy Pay Paid Overdrafts	\$30.00	Per Item

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		
Automated Clearing House (ACH) Origination: (Effective 10/17/2017)		
ACH – Phone Payment Request	\$10.00	Per Item (Request Made on Phone)
ACH Out Going Credit	\$2.00	Per Item
Same Day ACH	\$5.00	Per Item
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
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 Check 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
Verification of Deposit Fee	\$10.00	Per Item
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
Wire Foreign Incoming	\$10.00	Per Wire

\*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.

### 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.