

**DEPOSIT RATE AND FEE SCHEDULE**

EFFECTIVE OCTOBER 1, 2024  
 FEDERALLY INSURED BY NCUA



ACCOUNT TYPE	OPENING & MINIMUM BALANCE REQUIREMENT		DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Regular Share*	\$25.00 +		.01%	.01%
Market Saver*	\$0.00 to \$2,499.99		.01%	.01%
	\$2,500.00 +		.10%	.10%
Money Market*	\$0.00 to \$4,999.99		.01%	.01%
	\$5,000.00 to \$14,999.99		.10%	.10%
	\$15,000.00 to 24,999.99		.12%	.12%
	\$25,000.00 to \$49,999.99		.15%	.15%
	\$50,000.00 to \$99,999.99		.20%	.20%
	\$100,000.00 to \$149,999.99		.25%	.25%
	\$150,000.00 to \$249,999.99		.30%	.30%
	\$250,000.00 to \$499,999.99		.35%	.35%
	\$500,000.00 to \$999,999.99		.45%	.45%
	\$1,000,000.00 +		.50%	.50%
Guaranteed Money Market Ultra (New Money Only)	\$0.00 to \$2,499.99		0.10%	0.10%
	\$2,500 +		1.75%	1.76%
Affinity Premier Checking <sup>3*</sup>	\$0.00 to \$4,999.99		0.00%	0.00%
	\$5,000.00 to \$14,999.99		0.25%	0.25%
	\$15,000.00 to \$24,999.99		0.50%	0.50%
	\$25,000.00 to \$34,999.99		0.75%	0.75%
	\$35,000.00 +		0.01%	0.01%
Affinity Plus Checking <sup>1*</sup>	\$0.00 to \$25,000.00		1.00%	1.00%
	\$25,000.01 +		0.00%	0.00%
Affinity Free Checking <sup>2*</sup>	\$0.00 to \$1,000.00		2.96%	3.00%
	\$1,000.1 to \$15,000.01+		.75%	.75%
	\$15,000.01+		.50%	.50%
Opportunity Checking	\$0.00 +		0.00%	0.00%
Performance Saver*	\$10.00 +		1.00%	1.00%
Performance Saver (without \$10 monthly deposit)*	\$10.00 +		.01%	.01%
IRA Savings*	\$0.00 +		.10%	.10%
Coverdell ESA*	\$0.00 +		.20%	.20%
Roth IRA Savings*	\$0.00 +		.20%	.20%
Teen Checking	\$0.00 +		0.00%	0.00%
Teen Savings*	\$1.00 +		.15%	.15%
Tree Fort Club*	\$1.00 +		.15%	.15%
Health Savings*	\$0.00 +		.20%	.20%
Christmas Club*	\$0.00 +		2.72%	2.75%

SHARE CERTIFICATE		OPENING & MINIMUM BALANCE REQUIREMENT							
		\$500.00 - \$24,999.99			\$25,000.00 - \$99,999.99+				
TERM	FLEX*		STANDARD		FLEX*		STANDARD		
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	
3 – 12 Months	.15%	.15%	.30%	.30%	.20%	.20%	.30%	.30%	
13 – 23 Months	.25%	.25%	.35%	.35%	.30%	.30%	.45%	.45%	
24 – 47 Months	.35%	.35%	.50%	.50%	.45%	.45%	.55%	.55%	
48 Months >	.50%	.50%	.55%	.55%	.60%	.60%	.60%	.60%	
SHARE CERTIFICATE SPECIALS		TERM		OPENING & MINIMUM BALANCE REQUIREMENT		DIVIDEND RATE		APY	
Veterans Family Fund		6 Months		\$100.00 +		.50%		.50%	

IRA SHARE CERTIFICATE		OPENING & MINIMUM BALANCE REQUIREMENT					
		\$1,000.00 - \$49,999.99		\$50,000.00 - \$99,999.99		\$100,000.00 +	
Term	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	
	12 Months	3.49%	3.55%	3.49%	3.55%	3.49%	3.55%
13 Months	4.41%	4.50%	4.41%	4.50%	4.41%	4.50%	
18 Months	3.69%	3.75%	3.69%	3.75%	3.69%	3.75%	
23 Months	.50%	.50%	.50%	.50%	.50%	.50%	
33 Months	.60%	.60%	.60%	.60%	.60%	.60%	
48 Months	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	

PROMOTIONAL SHARE CERTIFICATE		OPENING & MINIMUM BALANCE REQUIREMENT			
		\$500.00 +		\$10,000.00 +	
TERM	DIVIDEND RATE		APY		
	Dividend Rate	APY	Dividend Rate	APY	
4 Months – New Money Only	4.41	4.50	4.41	4.50	

7 Months	2.96%	3.00%	2.96%	3.00%
13 – 16 Months	.30%	.30%	N/A	N/A
17 – 20 Months	.40%	.40%	N/A	N/A
21 – 30 Months	.50%	.50%	N/A	N/A
36 Months Flex	.60%	.60%	N/A	N/A
36 Months	N/A	N/A	.60%	.60%
48 Months	N/A	N/A	.65%	.65%

**Consumer Account Disclosure:** The terms applicable to your Deposit Accounts at ACU are provided in a separate Truth-in-Savings Disclosure. Fees may reduce earnings. See fee schedule. The Annual Percentage Yield on Share Certificates assumes dividends will remain on deposit until maturity. A withdrawal will reduce earnings. A penalty of up to 90 days of dividends may be imposed for early withdrawal on Share Certificates and Performance Saver Accounts and will affect earnings on the account.

<sup>1</sup>Account receives identity theft coverage, cell phone repair coverage, 10 cents cash back for every debit card purchase over \$5.00, and ATM fee reimbursement up to \$10.00 per month. To earn dividends, receive ATM fee reimbursement, and 10 cents cash back, you must have eStatements, 15 POS transactions over \$5.00 post and settle during the monthly statement period, and log into ACU Online or ACU Mobile App at least once per month. <sup>2</sup>To earn dividends you must have \$15,000 in combined loans or deposits, direct deposit of at least \$500 per month, eStatements, and 10 POS transactions post and settle during the monthly statement period.

<sup>3</sup>To earn dividends you must have a direct deposit of at least \$500 per month. \*Rates may change after account opening.

<b>SHARE ACCOUNT SERVICE FEES</b>	
Minimum Balance – In the event the primary share balance falls below the minimum of \$25.00 requirement at any time during the month, a fee will be assessed upon the account reactivation.	\$10.00
<b>SHARE DRAFT (CHECKING) ACCOUNT SERVICE FEES</b>	
Affinity Plus Checking Monthly Service Charge.	\$7.00
Opportunity Checking Monthly Service Charge without Direct Deposit.	\$10.95
Opportunity Checking Monthly Service Charge when you have Direct Deposit of your entire payroll, pension, or social security check (at least \$500 per month) to your checking account.	\$8.95
Community Checking Monthly Service Charge. Available through Certified Financial Counseling Agencies.	\$3.99
Returned Item Fee – All Checking Account Programs.	\$30.00
Overdraft Fee. Per occurrence. Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	\$30.00
Transfer Fee. From any share account to cover an overdraft.	\$5.00
Checking Account Re-Open Fee. Re-opening a previously active checking account.	\$10.00
Checking Account Closure Fee. With outstanding items.	\$5.00
Checking Account Closure Fee. Initiated by Credit Union.	\$25.00
Stop payment Fee. Per Order. Valid for 6 months or until canceled.	\$25.00
Check Orders.	Price varies
Temporary Check Fee. Per sheet (or every 4 checks). First sheet on a new share draft account is free.	\$5.00
<b>ELECTRONIC/CONVENIENCE SERVICE FEES</b>	
Debit/Check Card Replacement Fee.	\$5.00
Debit/Check Card Replacement. (Member Request – rush status)	\$50.00
Non-Credit Union Owned ATM Withdrawal Fee. Per withdrawal. Affinity Checking, Opportunity Checking and Teen Checking members receive 10 free monthly.	\$1.00
Non-Credit Union Owned ATM Withdrawal Fee. Per withdrawal. Share/Savings Account and Business Checking.	\$1.00
Returned Item Fee. Per occurrence.	\$30.00
ACH Revocation Fee. Permanently stop an ACH pre-authorized item.	\$25.00
ACH and Bill Payment One Time Stop Payment Fee.	\$25.00
Money Wire Service. Outgoing – Financial Institution to Financial Institution.	\$20.00
Paper Statement Fee. Per statement cycle.	\$3.00
Paper Statement Fee. Per statement cycle. Community Checking Only.	\$2.00
<b>OTHER SERVICE FEES</b>	
Car Fax. Per report.	\$20.00
Account Reconciliation/Research Fee. \$25.00 per hour.	\$25.00
Credit Union Check Purchase Fee. Fee waived if payable to member only, or if issued for \$1,000.00 or more.	\$5.00
Non-Member Credit Union Check Purchase Fee. \$3,000. Maximum. Cash Purchase Only.	\$10.00
Money Order Purchase Fee. Money Order valid for 3 months.	\$3.00
Credit Union/Money Order Stop Payment Fee. Valid for 6 months or until canceled per order.	\$25.00
Dormant Account Fee. Monthly fee on dormant accounts; no account activity for over 1 year.	\$15.00
Account Ownership Modification Fee. Per occurrence.	\$20.00
Loan Modification Fee. Per occurrence.	\$25.00
Skip-A-Payment Fee.	\$30.00
Legal Action Fee. Processing for garnishments, levies and all other legal actions served. Per item.	\$50.00
Returned Mail Fee. Per month.	\$9.95
Facsimile (fax). Per page, local.	\$1.00
Locator Fee. Research work for locating membership. Per occurrence.	\$15.00
Notary Fee. (Fee \$10 for Non-Members per sealed page)	No Fee
Pay by Phone Fee	\$15.00
Loan Pay – Online Services (not bill pay)	\$10.00
Loan Pay (recurring)	\$5.00
Safe Deposit Box Fees. Various sizes.	Price varies
Custom Image Debit/Credit Card	\$15.00
Coin Machine Fees. Waived for Tree Fort.	15% Service Charge
Account Closed within 3 months of opening.	\$15.00

EFFECTIVE OCTOBER 1<sup>ST</sup>, 2024