

Rate and Fee Disclosures



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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking and certificate accounts at United Savings 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:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited	Dividend Period
Share Draft/ Checking Accounts (Basic & Advantage)	n/a	n/a	\$0.00	n/a	n/a	n/a	n/a
Cha Ching Checking: up to \$15,000 earns dividends	3.0%	3.0%	\$0.00	n/a	n/a	Monthly	Monthly
Regular Share Account	.10%	.10%	\$25.00	\$25.00	\$250.00	Quarterly	Quarterly
Money Market Savings Acct							
Up to \$25,000	.15%	.15%	\$5,000.00	\$5,000.00	n/a	Quarterly	Quarterly
\$25,001- \$50,000	.15%	.15%					
\$50,001 - \$100,000	.20%	.20%					
\$100,000+	.30%	.30%					
Life Savings Account* *Not offered on new accounts	0.00%	0.00%	n/a	n/a	n/a	Quarterly	Quarterly
Christmas Club	.05%	.05%	\$0.00	\$0.00	n/a	Quarterly	Quarterly
Wealthbuilder Savings	.75%	.75%	\$0.00	\$0.00	n/a	Quarterly	Quarterly
Young Savers Wealthbuilder Savings	.75%	.75%	\$0.00	\$0.00	n/a	Quarterly	Quarterly
IRA Share Accounts							
Up to \$25,000	.15%	.15%					
\$25,001 - \$50,000	.15%	.15%	\$0.00	\$0.00	n/a	Quarterly	Quarterly
\$50,001 - \$100,000	.20%	.20%					
\$100,000+	.30%	.30%					
Wealthbuilder IRA Account	1.00%	1.00%	\$0.00	\$0.00	n/a	Quarterly	Quarterly
Share Term Certificate	Contact a Member Services Rep.	Contact a Member Services Rep.	\$1,000.00	\$1,000.00	n/a	Quarterly	Quarterly
Young Savers Certificate	Contact a Member Services Rep.	Contact a Member Services Rep.	\$500.00	\$500.00	n/a	Quarterly	Quarterly
IRA Certificate	Contact a MSR	Contact a MSR	\$1,000	\$1,000	n/a	Quarterly	Quarterly
Special Saving Account	.10%	.10%	\$0.00	\$0.00	n/a	Quarterly	Quarterly

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. The Money Market Accounts, and IRA Accounts are Tiered Rate Accounts. For these accounts, if the account balance is within the range applicable to a particular tier, the dividend rate and annual percentage yield for that tier will apply to the full balance in the

account. For all accounts except share certificates, 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 each day.

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 Draft/Checking accounts, no limitations apply. For a Christmas Club

account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, you may not receive accrued dividends.

7. Certificate Account Features

a. Account Limitations.

After your account is opened, you may not make additional deposits to a Certificate account.

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 depends on the term of the account. For terms of 12 months or less, the penalty equals 180 days' dividends on the account balance. For terms of more than 12 months, the penalty equals 180 days' dividends on the account

balance.

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 not automatically renewable

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

General Fees

Account Reconciliation.....	\$10 per hour
Account Research	\$25 per hour
Cashier's Checks	
Payable to member.....	No Charge
Payable to a third party.....	\$1 Each
Check Cashing	
Non-Member	\$10
Collection Items (NSF, deposited item)	
Returned Item -1 st time	\$1 each
Returned Item -2 nd time.....	\$5 each
Fax Fee.....	\$2
Money Orders	
Members	\$1 each
Statement Copy.....	\$2 each
Account History Print.....	\$2 each
Returned Mail Fee	\$1
Wire Transfers	
Incoming.....	\$20
Outgoing.....	\$20

Share (Savings) Account Fees

ACH NSF Returned	\$25 each
ACH NSF Paid.....	\$25 each
Overdraft Transfer Fee	\$5 per time
Monthly Service Fee.....	\$5 per month *
*If aggregate account balances fall below \$250 during the month	

Basic Checking Account Fees

ATM/Debit Card	No Charge
ATM/Debit Replacement Card.....	\$15
ATM/Debit NSF Overdrafts.....	\$25
Bill Pay Inactivity Fee.....	\$5 per month *
*applies after 3 consecutive months of inactivity	
Copy of Draft.....	\$3 each
Thru Online Banking	No Charge
Draft Lookup Inquiry.....	\$2 each
Draft Copy Priority.....	\$5 each
ACH/Check NSF Returned	\$25 each
ACH/Check NSF Paid.....	\$25 each
Overdraft Transfer Fee	\$5 per time
Overdraft Courtesy Pay	\$25 each

Share Draft Printing.....prices may vary

Advantage Checking* Account

Includes IDProtect ®
 Monthly fee per account.....\$3.95**
 **\$1.95 per checking account per month for seniors age 60+
 *Basic Checking Account Fees also apply

Cha Ching Checking

*Basic Checking Account Fees also apply
 If the four qualifications below are met, the ID Protect fee and up to \$10 of ATM fees monthly are reimbursed:

1. E-statements
2. Direct deposit
3. ID Protect
4. 12 cleared debit card transactions

Stop Payment

Member Share Drafts.....	\$20 each
Corporate Checks	\$20 each
ACH Stop Payments	\$20 each

Loan Fees

Loan Processing Fee	\$50
Late Fee (15+ days delinquent).....	\$25
Title Fee	varies by state

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Business Accounts Fee Schedule

General Fees

Account Reconciliation.....	\$10 per hour
Account Research	\$30 per hour with \$10 minimum
Cashier's Checks	
Payable to member.....	No Charge
Payable to a third party.....	\$1 each
Check Cashing	
Non-Member	\$10
Collection Items (NSF, deposited item)	
Returned Item -1 st time	\$1 each
Returned Item -2 nd time.....	\$5 each
Fax Fee.....	\$2
Money Orders	
Members	\$1 each
Statement Copy.....	\$5 each
Account History Print.....	\$5 each
Returned Mail Fee	\$1
Wire Transfers	
Incoming.....	\$20
Outgoing.....	\$20
Garnishment Fee	\$25
Levy Fee	\$50

Share (Savings) Account Fees

ACH NSF Returned	\$25 each
ACH NSF Paid.....	\$25 each
Overdraft Transfer Fee	\$5 per time
Monthly Service Fee.....	\$5 per month *

*If aggregate account balances fall below \$250 during the month

Basic Checking Account Fees

ATM/Debit Card	No Charge
ATM/Debit Replacement Card.....	\$15
ATM/Debit NSF Overdrafts.....	\$25
Bill Pay Inactivity Fee.....	\$5 per month *
*applies after 3 consecutive months of inactivity	
Copy of Draft.....	\$3 each
Thru Online Banking	No Charge
Draft Lookup Inquiry.....	\$2 each
Draft Copy Priority.....	\$5 each
ACH/Check NSF Returned	\$25 each
ACH/Check NSF Paid.....	\$25 each

Overdraft Transfer Fee	\$5 per time
Overdraft Courtesy Pay	\$25 each
Share Draft Printing.....	prices may vary

Stop Payment

Member Share Drafts.....	\$20 each
Corporate Checks	\$20 each
ACH Stop Payments	\$20 each

Business Loan Fees

Loan Application Process: loans over \$50k	\$250
loans \$50k and under	\$100
Late Fee (15+ days delinquent)....	.05% of payment; minimum \$25, maximum \$500.
Lien Recordings	ND: \$15...MN: \$20...depends on state
Lien Recording Terminations	MN: \$20...depends on state
Loan Modification & Extension Fee	\$35
Mortgage Loans	fee varies
NSF Loan Reversal Fee	\$10
Loan Origination Fee	fee varies