



# Rate and Fee

01-16-2019

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your share accounts at the 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 Schedule and acknowledges that it is a part of the Member Service Agreement Part 2 (MSA Part 2).

## Account Rates and Terms

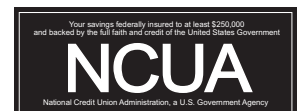
	Share Savings Account	Checking Accounts					IRA Regular Share Acct	Money Market Account				Holiday Club Account
		ATM	Interest	Electronic	Executive	Premier		\$2,500	\$10,000	\$50,000	High Yield	
<b>DIVIDENDS</b>												
DIVIDEND RATE	.15%	0.00%	.10%	0.00%	.17%	.20%	.399%	.399%	.648%	.648%	.797%	.15%
ANNUAL PERCENTAGE YIELD (APY)	.15%	0.00%	.10%	0.00%	.17%	.20%	.40%	.40%	.65%	.65%	.80%	.15%
DIVIDENDS COMPOUNDED	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly				Monthly
DIVIDENDS CREDITED	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly				Monthly
<b>BALANCE REQUIREMENTS</b>												
HOUSEHOLD BALANCES					\$5,000	\$20,000						
MIN. OPENING DEPOSITS	\$5.00	\$25.00	\$25.00	\$25.00	\$500.00	\$2,500	\$100	\$2,500	\$10,000	\$50,000	\$50,000	\$5.00
MIN. MONTHLY BALANCE	\$5.00	\$0.00	\$0.00	\$0.00	\$500.00	\$2,500	\$100	\$2,500	\$10,000	\$50,000	\$50,000	\$5.00
BALANCE METHOD	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Min. Balance to Obtain APY	\$5.00	N/A	\$.01	N/A	\$500.00	\$2,500	\$100	\$2,500	\$10,000	\$50,000	\$50,000	\$5.00
ACCOUNT LIMITATIONS	Accounts closed within 60 days of opening are subject to \$5.00 fee.	Two free foreign ATM transactions per month - \$2.00 each after. *See below	Interest earning account with no minimum balance requirement.	Electronic statements and free Bill Payer.	Four free foreign ATM transactions per month - \$2.00 each after. *See below	Eight free foreign ATM transactions per month - \$2.00 each after. *See below		Maximum of six transactions per month. \$5.00 charge per transaction for excess.  High Yield transactions incur a fee of \$10.00 each. (cash withdrawal or transfer out)				Funds distributed by transfer. Account closed if withdrawal made before 11/1
		\$2.00 monthly paper statement fee for members under age 65.	\$2.00 monthly paper statement fee for members under age 65.	\$2.00 monthly paper statement fee for members under age 65.								

Fees may reduce earnings \*All foreign ATM withdrawals, inquiries and transfers from Regular Savings are subject to \$2.00 fee. Other bank, credit union, and ATM operators' surcharges may apply.

## Certificates Rates and Terms

(\$500.00 minimum balance to open certificate and obtain APY)

	Rate	APY
3-Month	.747%	.75%
6-Month	2.374%	2.40%
12-Month	2.765%	2.80%
18-Month Step-Up	2.960%	3.00%
24-Month	2.960%	3.00%
30-Month Step-Up	3.251%	3.30%
36-Month	3.105%	3.15%
48-Month	3.203%	3.25%
60-Month	3.251%	3.30%



## Account Fees & Service Charges

### Inactive Account Fee

As described in this document	\$5.00
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### Account Fees

Excess ATM transactions (withdrawal, inquiry, transfer)	\$2.00
<small>* All Foreign ATM withdrawals, inquiries and transfers from Regular Savings subject to \$2.00 fee.</small>	
Stop payment fee	\$28.00
Overdraft fee	\$28.00
ATM/EFT Overdraft fee	\$28.00
Replacement ATM/VISA Check Card	\$5.00
Returned Share Draft fee	\$28.00
Dropping below minimum balance (Executive)	\$10.00
Dropping below minimum balance (Premier)	\$15.00

### Money Market Fees

Excess transactions (maximum 6 per month)each	\$5.00
Excess transactions by check, each	\$5.00
Dropping below minimum balance	\$15.00
High Yield transaction charge (each occurrence - cash withdrawals or transfer out)	\$10.00

### Check Cashing Fees

	Relationship	Non-Relationship
\$1.00 - \$100.00	Free	\$3.00
\$101.00 - \$500.00	Free	\$5.00
\$501.00 - \$1,000.00	Free	\$10.00
Greater than \$1,000.00	Free	1% of item

### Other Service Fees

	Relationship	Non-Relationship
Automatic Share Transfer Fee (includes HELOC & LOC transfers)	\$2.50	\$2.50
Money orders	\$1.50	\$3.00
Bill Payer (per month)	\$4.95	\$4.95
Returned Deposit	\$5.00	\$5.00
Wire Transfer	\$15.00	\$20.00
Incoming Wire	\$10.00	\$10.00
Cashier's Check	\$1.50	\$3.00
Paper Statement (monthly)	\$2.00	\$2.00
<small>Certain checking accounts - see front side</small>		
Statement Printout	Free	\$3.00
Microfiche copy of statement	\$4.00	\$8.00
Account history research (per hour)	\$15.00	\$30.00
Account reconciliation (per hour)	\$20.00	\$30.00
Membership reactivation	\$25.00	\$25.00
Merchant Check verification	<small>(merchants only) \$30.00 per half hour (\$30.00 minimum) plus \$10.00 per check collected.</small>	
International Card Transaction	3.00%	3.00%
Recurring bulk coin orders	\$25.00 per box	\$25.00 per box
Commercial Coin Runs	10%	10%
Foreign Check Collection Fee	\$5.00	\$5.00
Inactive/Dormant Account (per month)	\$5.00	\$5.00
Escheatment/Abandoned Account	\$25.00	\$25.00

## Common Features of All Accounts

1. **RATE INFORMATION:** The Dividend Rate and Annual Percentage Yield on your accounts are set forth on the reverse side. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Share Certificates and IRA Share Certificate Accounts, the Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. On all other accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

2. **NATURE OF DIVIDENDS:** Dividends are paid from current income and available earnings after providing for the required reserves. The dividend rates and Annual Percentage Yields are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period.

3. **COMPOUNDING AND CREDITING:** Dividends will be compounded and credited as set forth on the reverse side. The Dividend Period for each account is set forth on the reverse side. 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 cash deposits on the day you make the deposit to your account. Dividends will begin to accrue on non-cash deposits (e.g. checks) on the 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 is set forth on the reverse side. For accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. **MATURITY:** Your Share Certificate or IRA Certificate Account will mature within the term of the maturity date set forth on your account receipt or renewal notice.

7. **INSURED SAVINGS:** Metro Credit Union deposit accounts are insured by the National Credit Union Administration (NCUA), an agency of the United States Government. Member accounts are insured to a maximum of \$250,000.

8. **SHARE PAR VALUE/BYLAW REQUIREMENTS:** The Par Value of a membership share is \$5.00, which must be fully paid to become a member or maintain membership or to receive and maintain any accounts or services with us. Your membership share must be paid into and retained in your savings account. If the par value is not paid or the account falls below par value of one share within 30 days of the reduction, the member may be terminated from membership at the end of the dividend period.

9. **ACCOUNT LIMITATIONS:** For Money Market accounts, we will allow you to make up to six (6) preauthorized, automatic, telephonic, audio response or internet transfers to another of your accounts or to the account of any other person or organization during each calendar month free of charge. After that we will charge a fee for each transfer. If you exceed these limitations, your account may be subject to a fee or be closed. 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, then the account will be closed and a \$15 penalty will be assessed.

10. **INACTIVE/DORMANT ACCOUNTS:** If your account falls below \$500.00 and you have not made any transactions over a twelve (12) month period, or we have been unable to contact you by regular mail; we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee of \$5.00 per month for maintaining your dormant account. If we impose a fee we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

Note: An Escheatment/Abandon Account fee of \$25.00 will be charged when funds are remitted to the applicable state agency. If the remaining account balance is less than \$25.00, the fee will equal the remaining account balance.

11. **RELATIONSHIP/NON-RELATIONSHIP ACCOUNTS:** Metro Credit Union classifies each account into one of two categories: "Relationship" or "Non-Relationship." Those members actively participating in the credit union by utilizing a variety of services are classified as Relationship. Those who have limited services and primarily use the credit union for cash transactions are classified as Non-Relationship.

This distinction was created to reward those members who choose to use multiple services such as checking, loan products, debit/credit cards and others. Relationship members enjoy fewer and/or lower fees and service charges.

Non-Relationship members have access to any Metro Credit Union product or service, but may incur a higher fee or service charge than those charged to a Relationship member.

Non-Relationship members may convert to Relationship status once they increase the number of products and services they use.

## Certificate Accounts

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You must have a minimum deposit of \$500 to open a certificate.

Dividends will begin to accrue on the date that the certificate is issued.

We use the daily balance method to calculate dividends on your account, which applies a daily periodic rate to the principal in your account each day.

Dividends are accrued daily and compounded on the final calendar day of each month. If you close your account before dividends are credited, dividends will not be paid.

Our Certificates are not callable.

You will be paid the disclosed rate until the maturity date on your account. You must maintain a minimum balance of \$500 to obtain the disclosed Annual Percentage Yield (APY). The APY assumes that interest will remain on the account until maturity; therefore, a withdrawal will reduce earnings.

After the certificate is opened, you may not make deposits into your account until the maturity date.

**This account will renew automatically at maturity.** The Credit Union will send a reminder notice at least 20 days prior to maturity. At any time, the owner may give the Credit Union instructions for handling the account at maturity if an automatic renewal is not desired.

Renewals will be for a similar term. If a certificate of the same term is not offered, your 20 day reminder notice will contain the terms under which the Credit Union proposes to renew the certificate.

## Certificate Penalty Section

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A penalty may be imposed for withdrawals before the maturity. The interest rate used to calculate the penalty is the interest rate in effect at the time of the withdrawal. In the event of an early withdrawal of funds other than dividends, one of the following penalties may apply:

- If the term is less than 1-year, there will be a forfeiture of an amount equal to ninety (90) days' dividends on the amount withdrawn.
- If the term is 1-year or longer there will be a forfeiture of an amount equal to one hundred eighty (180) days' dividends on the amount withdrawn.
- If the amount required to be forfeited exceeds the amount of interest in your account, this amount will be deducted from the amount you requested to withdraw.

Exceptions - The penalties described above will not be applied if the withdrawal is made:

- Subsequent to the death of any holder of the certificate.
- As a result of the voluntary or involuntary liquidation of the Credit Union.

In the event of early withdrawals which reduce the principal balance below \$500, the certificate account will be canceled and the penalty shall be imposed upon the entire amount evidenced by the certificate account.

## Additional IRA Certificate Disclosures

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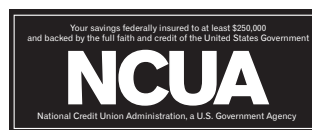
If the IRA Certificate Owner reaches the age of 70 1/2 (the age mandatory IRA distributions must begin) during any IRA Certificate term, there will be no early withdrawal certificate penalty for any withdrawals after the age of 70 1/2 if the withdrawal is part of your Required Minimum Distribution.

All rules and regulations applicable to IRA accounts, as set forth in IRS Publication 590, are applicable to this IRA Certificate Account.

## Household Balances

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Members may qualify for some Metro Credit Union products based on their Household Balance. A Household Balance includes the sum of any and all deposit accounts such as Regular Share Savings, Certificates of Deposit, Money Market Accounts, and the dollar balance of most loan products on a linked account. Mortgage loan balances are not included as part of a Household Balance.



Metro Credit Union is federally insured by the National Credit Union Administration, an agency of the United States Government.



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