Our Rates & Service Charges

ACADIA FEDERAL CREDIT UNION
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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date: 3/1/2021	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Prime Savings (1)	0.10%	0.10%	$25.00	$25.00	$25.00	Monthly	Monthly
Custom Savings	0.10%	0.10%	$0.00	$0.00	$0.00	Monthly	Monthly
Monty Moose (2) (12 and under)	0.10%	0.10%	$5.00	$5.00	$5.00	Monthly	Monthly
Christmas Club	0.10%	0.10%	$0.00	$0.00	$0.00	Monthly	Monthly
Super Saver (1)	0.15%	0.15%	$1,000.00	$1,000.00	$1,000.00	Compounded Daily Credited Monthly	Monthly
Health Savings Account (HSA)	0.10%	0.10%	$0.00	$0.00	$0.00	Monthly	Monthly
HSA Super Saver (1)	0.15%	0.150%	$1,000.00	$1,000.00	$1,000.00	Compounded Daily Credited Monthly	Monthly
Checking	n/a	n/a	n/a	n/a	$0.00	n/a	n/a
Advantage Checking (3)	0.05%	0.05%	$0.00	$0.00	$0.00	Monthly	Monthly
Free4ME Checking (3) (18 – 25 yrs)	0.05%	0.05%	$0.00	$0.00	$0.00	Monthly	Monthly
HSA Checking (3)	0.05%	0.05%	$0.00	$0.00	$0.00	Monthly	Monthly
Certificates							
6 months	0.15%	0.15%	$1,000.00		n/a	Monthly	Monthly
12 months 18 months 24 months 36 months 48 months 60 months	0.25% 0.35% 0.40% 0.50% 0.60% 0.70%	0.25% 0.35% 0.40% 0.50% 0.60% 0.70%	$500.00	$500.00	n/a	Monthly	Monthly
Jumbo Certificates	(4)	(4)					
Traditional IRA	0.15%	0.15%	$0.00	$0.00	$0.00	Monthly	Monthly
Coverdell	0.15%	0.15%	$0.00	$0.00	$0.00	Monthly	Monthly
Simplified Employee Pension (SEP	0.15%	0.15%	$0.00	$0.00	$0.00	Monthly	Monthly
Roth IRA	0.15%	0.15%	$0.00	$0.00	$0.00	Monthly	Monthly
Business Checking	n/a	n/a	n/a	n/a	$0.00	n/a	n/a

(1) Minimum balance is required to obtain APY for each dividend period.

(2) A minimum ADB of $25 is required during each dividend period to obtain APY. Account transitions to Prime Share Account on child's 13th birthday.

(3) A minimum of $300 is required during each dividend period to obtain APY.

(4) Rate determined by management at opening.

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Explanation of Rates & Service Charges

As explained in the MSA, the "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors.

The Dividend Rates and Annual Percentage Yields shown in the table above are the prospective rates as of the effective date shown above. 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 identified 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 an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield.

For all accounts except share certificates, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the Average Daily Balance for the period. To obtain the Average Daily Balance for the period, we add up the ending balance in the account for each day in the period, and divide the total by the number of days in the period. For share certificates, dividends are calculated by using the Daily Balance Method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For Prime Savings Account(s), you may not make more than six (6) covered *transactions* per month. Covered *transactions* include your checks, transfers initiated through online banking or mobile banking, ACH transfers, merchant point of sale *transactions*, preauthorized or automatic transfers, and overdraft protection transfers. Transfers to pay a loan with us are not covered by this limit. The date we use to determine the number of *transactions* is the date a *transaction* is posted to (actually credited to or debited from) an account, rather than the date you initiate the *transaction*. If you exceed this limit, we may refuse or reverse the *transaction*, and we may impose a charge as specified in the listing of service charges provided below. If you repeatedly exceed this limit, we may terminate the account. For Escrow Club Accounts, withdrawals are allowed only for payment of property taxes and insurance.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the penalty is based on the term of your certificate account. For account terms of 12 months or less, the penalty is equal to six months' dividends on the amount withdrawn. For account terms of more than 12 months, the penalty is equal to nine months' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that have been or would be earned on the amount withdrawn. If earned dividends are insufficient to cover the penalty, or have previously been withdrawn, the penalty will be deducted from the principal balance.

3) 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 owner on an account 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

Term Share Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

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Account Service Charges

Effective 01/01/21

Par value of one share (required for membership) $25.00

Shares (Savings) Account Service Charges

Closing Account (within 180 days) ..... $15.00 per item

Share Draft (Checking) Account Service Charges

Non-Sufficient Funds (NSF)* $25.00
Honor Fee/Late Deposit ..... $25.00 per item
Courtesy Pay ..... $25.00 per item
Copy of Draft ..... $2.00 per copy
Deposited Item Returned
- United States ..... $10.00 per item
- Canadian ..... $15.00 per item
- Shared Branching ..... Up to $15.00

Stop Payment ..... $20.00 per item
Check Printing
- Price varies with design
- Free to members 55 and over with direct deposit
- Temporary checks (4 per page) ..... $1.00 per page

Electronic Funds Transfer Service Charges (NEACH)

Non-Sufficient Funds (NSF)*
- Auto Withdrawal $25.00

Visa Credit Cards

Expedited Card ..... Fee varies
Copy of Sales Draft $5.00
Late Charge (over 30 days) $20.00
Copy of Statement $1.00
Returned Checks $25.00
International Transaction Fee ..... 1% of transaction amount

This fee applies to any credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Visa Debit Cards

Expedited Card ..... Fee varies
Copy of Sales Draft $5.00
Credit Union owned & SURF ATMs ..... FREE
Point-of-Sale Transactions ..... FREE
ATM Transactions-Non-Proprietary ..... 2 free* per month
(includes withdrawals, transfers, inquiries, and denials)
$1.00 thereafter
Negative Transactions ..... $25.00 per item
Lost Card Reorder ..... $10.00 per card
International Transaction Fee ..... 1% of transaction amount

This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

*Fees may be imposed by other institutions

Other Service Charges (applicable to all accounts)

Account Reconciliation ..... $25.00 per hour
Account Research ..... $25.00 per hour
History/Statement Copy ..... $1.00 per statement
Wire Transfer
- Domestic ..... $12.00 each
- International ..... $30.00 each
- Share to Share $12.00
  (between a Share Account at Acadia FCU and another Credit Union affiliated with TRICORP FCU)
- Incoming ..... FREE

Money Orders ..... $1.00 per check
(not available at all branches)
Gift Cards ..... $3.00 per card
Travel Cards ..... $5.00 per card
- Reload ..... $3.00 per reload

Companion Cards ..... $2.00 per card
Teller's Check ..... $1.00 each
Copy of Teller's Check ..... $3.00 per copy
Home Equity Checks (Reorder) ..... Fee varies
Photocopies ..... $.25 per page
- First two pages FREE

Faxes, incoming/outgoing ..... $.50 per page
Safety Deposit Boxes ..... Price varies with size
- Drilling $160.00
- Replacement Key $20.00

Night Deposit Bag ..... $10.00 (refundable)
Zipper Money Bag $3.00
Notary Public ..... FREE
Signature Guarantee ..... FREE

**An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate charge.*

These charges are accurate and effective for accounts as of the date indicated above. If you have questions or require current rate information on your accounts, please call us or email us at **info@acadiafcu.org.**

ATTENTION MEMBERS, beginning August 1 2021, Acadia FCU will implement a convenience fee of $2.50 to process a loan payment made via another institution's debit or credit card. To avoid this fee, please consider authorizing a monthly ACH payment from your account.

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