

RATE & FEE SCHEDULE

CHECKING ACCOUNTS | LAST DIVIDEND DECLARATION DATE: 12-31-2018



CHECKING ACCOUNTS

Accounts	Dividend Rate %	Annual Percentage Yield	Min Opening Balance	Min Balance to Receive Dividends	Dividend Compounded & Credited	Dividend Balance Method	Balance to Avoid Service Fee	Dividend if Account Requirement Not Met	Annual Percentage Yield if Requirement Not Met
SIMPLE CHECKING	-	-	\$5	-	-	-	-	-	-
PEAK CHECKING \$0 - \$20,000 \$20,000+	2.00% .10%	.10%-2.02% .10%	\$25 \$25	- -	Monthly Monthly	Daily Daily	- -	.10% .10%	.10% .10%
DIRECT CHECKING	-	-	\$5	-	-	-	-	-	-
DIVIDEND CHECKING	.10%	.10%	\$5	\$500	Monthly	Daily	\$500 (Average Balance)	-	-
SENIOR CHECKING	.10%	.10%	\$5	\$100	Monthly	Daily	-	-	-
BUSINESS CHECKING	-	-	\$100	-	-	-	-	-	-
PREMIUM BUSINESS CHECKING	-	-	\$100	-	-	-	\$5,000 (Average Balance)	-	-

*This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your accounts held at Consolidated Community Credit Union. 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 Service Pricing Schedule and acknowledges that it is a part of the Membership and Account Agreement. Consolidated Community Credit Union is an assumed business name of Consolidated Federal Credit Union. Deposits are not separately insured under the two businesses.

INTERESTED IN A FREE CONSULTATION?

Call a CCCU Member Advisor at **503.232.8070** or **800.444.8115**.

You may also stop by any of our branch locations.

www.consolidatedccu.com
503.232.8070 | 800.444.8115



Checking Account Fees	
Direct Checking Service Fee	\$ 7.00 per month if direct deposit cancelled
Dividend Checking Service Fee	\$ 7.00 per month if average balance not met or minimum balance of Money Market not met
Premium Business Checking Service Fee	\$10.00 per month if average balance not met
Business Checking Transaction Fee	\$.15 per transaction over 75
Premium Business Checking Transaction Fee	\$.15 per transaction over 300
Printed Checks	Price varies depending on style
Stop Payment	\$30.00 each
Starter Checks	\$ 2.00 per page (4 to a page)

Electronic Funds Transfers	
ATM Replacement Card	\$ 10.00 each
ATM Replacement PIN	\$ 5.00 each
ATM Withdrawal	CCCU ATMs - Unlimited CO-OP Network ATMs - Unlimited Other ATMs - \$2.00 per withdrawal over 6 per month
Bill Payment Service	Free with any Checking Account, excluding Second Chance Checking; \$6.95 fee applies. Bill Pay Rush Payment Overnight: \$19.95 2nd day delivery: \$14.95 Bill Pay donation check: \$1.99 Bill Pay gift check: \$2.99
Wire Transfer Fee (incoming)	\$ 6.00 per transfer
Wire Transfer Fee (incoming - int'l)	\$ 18.00 per transfer
Wire Transfer Fee (outgoing)	\$15.00 per transfer
Int'l Wire Transfer Fee/ U.S. Dollars	\$40.00 per transfer
Int'l Wire Transfer Fee/ Converted	\$35.00 per transfer
Direct Credit Wire	\$15.00 per wire

Other Service Fees	
Account Reconciliation	\$25.00 per hour
Account Research	\$25.00 per hour
Statement Copy Fee	\$2.00 per page
Deposited Item Return Fee	\$15.00 per item
Cashier's Check	\$3.00
Money Order	\$2.00 per money order
Gift Cards	\$3.99
Dormant Account (24 months/under \$150)	\$10.00 per month
Legal Process Fee (garnishments)	\$35.00
Account Closure	\$10.00 (if closed within first 6 months)
Returned Mail	\$5.00 per item
Non-member Check Cash (sponsor check)	\$5.00 per check
Check Cashing Fee	\$5.00 per check
Check Copy	\$2.00 per check
Loan payment with other F.I. credit/debit card	2% on amount
NSF/Overdraft Fee	\$30.00 per instance
Overdraft Transfer	\$3.00 per transfer
Balance Verification (faxed)	\$5.00
Collected Funds Verification	\$5.00
Account Transaction History	\$1.00 per page
Hold Statement	\$5.00 per hold
Visa International Transaction Fee	Up to 1% of each transaction
Items Sent for Collection	\$15.00 per item + cost
Foreign Item Deposit	\$10.00
Foreign Item Deposit – Canadian	\$5.00
Foreign Draft - Canadian	\$20.00
Foreign Draft Purchase	Price varies depending on country
Foreign Currency Purchase	\$12.00 FedEx Fee (per \$5,000 US)
FedEx	Mon – Fri: \$32 Sat: \$35
Mobile Deposit	FREE up to 20 checks/month
Express Deposit (2 payment options)	\$14.95 per month Up to 60 checks per month \$1 for each check over 60 \$.75 per check deposit Up to 20 checks per month

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 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 all dividend bearing accounts, the Dividend Rate may change monthly as determined by the Board of Directors. Peak Checking Account is a tiered rate account. The Dividend Rate or Annual Percentage Yield applicable to each account depends on the balance ranges set forth on the reverse side. The Dividend Rate for each range will only apply to the balance within that range.
- 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. The Dividend Rate and Annual Percentage Yield set forth on the reverse side were effective on the last Dividend Declaration Date for the applicable dividend period.
- 3. Compounding and Crediting.** For dividend bearing accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.
- 4. Accrual of Dividends.** Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account.

Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all dividend bearing accounts, 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. The minimum monthly balance required to avoid a service fee or to obtain the stated Annual Percentage Yield set forth on the reverse side. For Dividend, Senior and Peak Checking accounts, the minimum daily balance required to obtain the stated Annual Percentage Yield is set forth on the reverse side. The minimum required balance and dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. For Dividend Checking Accounts, there is a minimum average daily balance required to avoid a service fee. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For business checking, the transaction fee is imposed for all transactions over 75 each month, regardless of balance.
- 6. Account Requirements & Limitations.** To receive the higher dividend rate for Peak Checking, the account must be enrolled in eStatements, must have a payroll, social security or pension

direct deposit each month, at least one log-in to the CCCU online banking system each month, and a minimum of 12 debit transactions each month (ATM transactions do not count toward the debit card requirements). The 12 debit transactions must be posted to the account prior to the last business day of each month regardless of when the transaction was conducted. All account requirements must be met by the last business day of the month to qualify for the higher rate. The cycle for each month begins the day following the last business day of the prior month

- 7. New Account Incentives.** New account incentives received by the member exceeding \$10 are subject to IRS 1099-INT reporting.
- 8. Other Information.** Senior Checking is available to members age 55 or older. One Peak Checking account per member.