

## CROSSROADS COMMUNITY FCU SERVICE FEE SCHEDULE

### SHARE ACCOUNT FEES:

IRA Premature Closing: (Before Age 59 1/2) Fee \$25.00  
 Xmas Club Premature Closing Fee \$20.00  
 Early Account Closing Fee (before 6 months) \$25.00  
 Shares Below Par Value (after 75 days) up to \$25.00  
 Money Market Share account offers five (5) free withdrawals each month. In excess of five (5) withdrawals per month, a \$5.00 fee per transaction will be charged.

### SHARE DRAFT ACCOUNT FEES:

Overdraft Transfer Fee \$3.00  
 NSF Fee \$25.00  
 Stop Payment Fee \$10.00  
 Copy of Paid Draft \$2.00  
 Copy of Paid Drafts Mailed \$5.00  
 Copy of Paid Drafts Faxed \$5.00  
 Share Draft Printing Fee - Varies  
 Account Reconciliation (hourly 1 hour min) \$25.00  
 Account Research (hourly 1 hour min.) \$25.00  
 Wire Transfer (Outgoing) Domestic \$20.00  
 Wire Transfer (Outgoing) Int'l \$40.00  
 Certified Check Fee \$20.00  
 Protest Fee \$25.00  
 Inactivity/Dormancy Fee (Monthly) after 270 days \$10.00  
 ATM Withdrawal/Balance Inquiry\* \$2.00  
 Return Mail/Incorrect Address \$5.00  
 ATM/Debit Card NSF Fee \$20.00  
 ATM/Master Debit Replacement Fee \$10.00  
 ATM/Master Debit Pin Copy \$10.00

### SERVICES:

Legal Action Compliance – Tax Levies, and Restraining Notices \$75.00  
 Statement Copy Fee (per page) \$2.00  
 Deposited Item Returned Fee \$20.00  
 Items Sent For Collection Fee \$15.00  
 Money Order Fee (each) \$3.00  
 Mailed Check Withdrawal Request \$2.00  
 Non Member Check Cashing Fee \$15.00  
 Non Automated Balance Inquiry/Account Transfer Fee 2.00  
 Online Bill Pay - Same Day Payments \$9.95  
 Online Bill Pay - Next Day Overnights Checks \$14.95  
 Popmoney \$0.50  
 Loose Coin Fee – 5% of amount presented

### ATM (Automated Teller Machine)

\*CCFCU offers five (5) free withdrawals/balance inquiries posted to your account during each monthly cycle (beginning on the 28th and ending on the 27th of each month). Additional withdrawal/balance inquiries during that period are \$2.00 each.

### LOANS:

Duplicate Lien Release \$20.00  
 Late Fees - \$15.00 & HELOC's - \$25.00  
 Escheatment Fee \$25.00

### MASTERCARD TRANSACTION FEES:

Cash Advance Fee \$10.00  
 Foreign Transaction Fee 0.08% of each transaction in U.S. dollars completed outside the U.S.  
 & 1.00% of each transaction in U.S. dollars completed in a foreign currency.

### Penalty Fees

Late Payment Fee Up to \$15.00  
 Returned Payment Fee Up to \$25.00

### Other Fees

Statement Copy Fee \$2.00  
 Document Copy Fee \$2.00  
 Rush Fee \$20.00  
 Emergency Card Replacement Fee \$45.00  
 PIN Replacement Fee \$10.00  
 Card Replacement Fee \$10.00  
 Pay-by-Phone Fee \$10.00  
 Account Research Fees \$25.00 per hour - 1 hour minimum charge.

***\*Service Fees are subject to change\****

### Credit Union Membership

Membership Share ... \$25.00 par value.  
***Must be maintained for CU membership***



# Rate & Fee Schedule

## Share, Share Draft, & IRA Accounts

## Truth-In-Savings Disclosure



## CrossRoads Community FCU

3031 William St.  
 Cheektowaga, N.Y. 14227  
 (716) 896-8084

[www.crcfcu.com](http://www.crcfcu.com)

## RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Last Dividend Declaration Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### RATE SCHEDULE

|  | <input type="checkbox"/> Share Savings Account   | <input type="checkbox"/> Money Market Share Savings  | <input type="checkbox"/> IRA Account | <input type="checkbox"/> Share Draft Account |
|--|--|--|--------------------------------------|--|
| <b>DIVIDENDS</b>                       |  |  |                                      |  |
| Dividend Rate/Annual Percentage Yield  | <input type="checkbox"/> \$ 9,999.99 or Below<br><input type="checkbox"/> Greater than \$ 9,999.99 | <input type="checkbox"/> \$2,500.00 to \$ 9,999.99<br><input type="checkbox"/> \$10,000.00 to \$ 49,999.99<br><input type="checkbox"/> \$50,000.00 + |                                      |  |
| Dividends Compounded                   | Quarterly  | Quarterly  | Quarterly                            | Quarterly                                    |
| Dividends Credited                     | Quarterly  | Quarterly  | Quarterly                            | Quarterly                                    |
| Dividend Period                        | Calendar Quarter   | Calendar Quarter   | Calendar Quarter                     | Calendar Quarter                             |
| <b>BALANCE REQUIREMENTS</b>            |  |  |                                      |  |
| Minimum Opening Deposit                | \$25.00  | \$2,500.00   | \$50.00                              | \$5.00                                       |
| Minimum Balance to Avoid a Service Fee | —  | —  | —                                    | —  |
| Minimum Balance to Earn the Stated APY | \$200.00   | \$2,500.00   | —                                    | —  |
| Balance Method                         | Daily Balance  | Daily Balance  | Daily Balance                        | Daily Balance                                |
| <b>ACCOUNT LIMITATIONS</b>             | —  | —  | —                                    | —  |
| See Section 6 below                    |  |  |                                      |  |

### TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

**1. Rate Information.** 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 accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. The Share account is a Tiered Rate account. If your account balance is \$9,999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is greater than \$9,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share accounts, there is a minimum balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Account Limitations.** For all accounts, no account limitations apply.