



For questions or inquiries, contact:
 3140 Ivanrest Ave SW
 Grandville, MI 49418
 Call or Text: 616.532.9067

**TRUTH-IN-SAVINGS DISCLOSURES
 AND RATES AND FEE SCHEDULE**

This credit union is federally insured by the National Credit Union Administration

FEES, Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions are effective as of June 1, 2020.

<u>Checking Accounts:</u>	<u>Fee:</u>	<u>How To Avoid:</u>
Overdraft Protection	\$35.00 per item	Maintain positive balance to cover pending purchases.
Returned Item Insufficient Funds	\$35.00 per item	
Overdraft Transfers from Savings	\$10.00 per item	Maintain positive balance to cover all purchases, or make transfer prior to online.
Stop Payment Order	\$30.00	
Copy of Draft	\$5.00 per copy	Available in Online Banking.
Monthly Service Fee	\$3.00 per month	Receive Direct Deposit of payroll, Social Security or pension into checking. With an aggregate share balance of \$1,000.
Waived Monthly Service Fee		
Starter Checks	\$2.00 per sheet	
Second Chance Checking	\$6.00 per month	
Check Printing	Refer to price sheet	Use Bill Pay. One FREE box per year for retired members w/ Direct Deposit.
 <u>Share Accounts:</u>		
Share Plus & Money Market Withdrawal	\$10.00 per withdrawal	Perform 3 or less Withdrawals per month or use checking account for trans.
Money Market Minimum Balance	\$5.00 per month	Keep a minimum of \$1,000 in Money Market at all times.
Par Value of one share	\$5.00	

<u>Loans & Mortgages:</u>		
Early Closure Fee (not Home Equities)	\$100.00	First 90 days. Refinancing & other alternative ways of updating your loan.
Early Closure Fee (Home Equities only)	\$350.00	First 2 years. Refinancing & other alternative ways of updating your loan.
Mortgage Payoff Letter	\$30.00	
Mortgage Payoff	\$25.00	
Subordination Agreement	\$250.00	
Loan Document Copy Fees	\$2.00 per page	
Business Loans	See Credit Union for Details	

<u>General Services:</u>		
Telephone Transfer	\$5.00	Use Online/Mobile Banking or Audio/Text banking to perform transfers.
Balance Inquiry	\$5.00	Use Online/Mobile Banking or Audio/Text banking to review account.
Coin Deposit	10%	
Check Cashing	\$5.00 per item	Waived for members >18 years & members with aggregate balance of \$100+.
Corporate Checks	\$3.00 each	No fee if payable to self or for loan proceeds.
Mailed Corporate Checks	\$3.00 each	Use Bill Pay or Person-to-Person transfers.
Money Order	\$3.00 each	Use Bill Pay or Person-to-Person transfers.
Stop Payment Corporate Checks	\$3.00	
Mailed Receipt or Documents	\$2.00 per item	Use Online/Mobile Banking to print/review account & save to Virtual Strong Box.
A2A (Account-to-Account) Outgoing	\$3.00 each	Use Bill Pay or Person-to-Person transfers.
Return Deposited Items	\$30.00 per item	
Service Centers	\$2.00 per transaction	Visit Xtend shared branches.
Returned Mail	\$5.00 per item	Keep address updated with credit union.
Paper Statements	\$3.00	Sign up & agree to eStatements in Online/Mobile Banking.
Statement Copy/Account Print Out	\$2.00	Statements & account information can be viewed in Online/Mobile Banking.
Domestic Wire Out	\$30.00 per wire	Use Bill Pay or Person-to-Person transfers.
Domestic Wire In	\$15.00 per wire	Use Bill Pay or Person-to-Person transfers.
Gift Cards	\$3.00 per card	

*See credit union for more information.

<u>Other Services</u>	
•Account Reconciliation	\$25.00/hour
•Early Account Closing (6m)	\$25.00
•Account Closing- Abuse	\$25.00
•Escheatment	\$35.00
•Dormant Accounts after 12 months of inactivity	\$30.00/month
•Garnishment/Legal	\$35.00/order
•Identity Theft Protection	\$2.00/month

<u>Card Payments (Online & Lobby)</u>	
•Lobby Transactions \$0-\$499	\$8.00
•Lobby Transactions \$500-\$999	\$13.00
•Lobby Transactions \$1,000-\$1,499	\$18.00
•Lobby Transactions \$1,500-\$2,000	\$23.00
*Phone Transactions same as above plus \$5.00 per Transaction	

<u>Card Services:</u>	
ATM Transaction Correction	\$5.00/ item
Card replacement	\$15.00/card
Card Replacement Rush	\$35.00
PIN Reissue	\$5.00
Foreign Transactions	1% of ea. trans.
ATM Deposits/Transfers	FREE*
ATM Withdrawal/Inquiries	\$2.50 ea. after 5*
Cash Advance	3% or \$10.00
* Non CO-OP ATMs may have an additional surcharge applied at these machines, watch for signage at machine.	

<u>FREE Services:</u>	
•eStatements and Notices	
•Person-to-Person (P2P) Transfers	
•Members-to-Member Transfers	
•Bill Pay	
•Virtual Strong Box (First 10MB FREE. Additional Storage starting at \$5.95)	
•A2A (Account-to-Account) Incoming	
•Electronic Loan Closing	
•CO-OP Network (ATM) Deposits/Transfer/Withdrawals	
•RDC (Remote Deposit Capture)	
•Online Banking	

*Our Products and Services can avoid Fees. See How to avoid them next to the listed fee.





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TRUTH-IN-SAVINGS DISCLOSURES
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Effective Date: June 1, 2020

SAVINGS & CHECKING ACCOUNTS

Account Type	Annual Percentage Yield (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Share Accounts	0.15%	Fixed	Monthly	Monthly	\$5.00	\$5.00	\$5.00
Christmas Savings	0.25%	Fixed	Monthly	Monthly	\$100	\$100	\$100
Vacation Savings	0.15%	Fixed	Monthly	Monthly	\$100	\$100	\$100
\$0.00 - \$2,499	See Rates	Fixed	Monthly	Monthly	NA	\$1,000	\$1,000
\$2,500 - \$24,999	See Rates	Fixed	Monthly	Monthly	NA	\$1,000	\$2,500
\$25,000 - \$49,999	See Rates	Fixed	Monthly	Monthly	NA	\$1,000	\$25,000
\$50,000 and up	See Rates	Fixed	Monthly	Monthly	NA	\$1,000	\$50,000
Traditional IRA Accounts	See Rates	Fixed	Monthly	Monthly	NA	NA	NA
Roth IRA Accounts	See Rates	Fixed	Monthly	Monthly	NA	NA	NA
Checking Accounts (Non Rewards)	NA	Fixed	Monthly	Monthly	NA	NA	NA
Rewards Checking	4.00% ⁸	Fixed	Monthly	Monthly	NA	NA	NA

- RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above or on our rate sheet, is so indicated.
- COMPOUNDING AND CREDIT.** The frequency with which interest will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.
- MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.
- BALANCE COMPUTATION METHOD.** We use the Daily Balance Method to calculate interest on your account, except the Rewards Checking. The Daily Balance method applies a daily periodic rate to the balance in the account each day. Rewards Checking accounts use the Average Daily Balance Method to calculate interest. The Average Daily Balance Method applied the periodic rate to the average balance in the account each month.
- ACCRUAL OF INTEREST.** Interest will begin to accrue on the business day that you deposited noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will not receive the accrued interest.
- TRANSACTION LIMITATIONS.** For Share, Christmas Savings, Vacation Shares, Traditional IRA, and Roth IRA Accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.
- OVERDRAFT PROTECTION.** *Standard Overdraft Protection* may allow members who are in "good standing" to overdraw their personal checking account up to \$500 by transactions using checks and using a checking account number like Bill Pay and ACH. The account must be open for at least 60 days. *Extended Overdraft Protection* is for added protection on ATM Withdrawals and everyday debit card transactions (recurring payments are not included). *Overdraft Protection Plans* are an option for members to choose to protect their accounts by using a regular share accounts or Visa Credit Card. To be in "good standing", you must be (1) making regular deposits sufficient to cover transactions; (2) bringing the account to a positive balance at least once every 30 days or less; (3) there are no legal orders outstanding on the account. If you overdraw your account, we may, at our discretion, pay overdrafts up to the \$500 limit. You will be assessed either a NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the \$500 limit. Overdraft Protection is a non-contractual privilege that requires no action on the member's part. It is not a loan.
- REWARDS CHECKING REQUIREMENTS AND ADDITIONAL INFORMATION.** Requirements. Make at least 10 signature debit transactions per month. Log into 24/7 Online Banking at least 4 times per month. \$250 direct deposit per month into Rewards Checking. Enrolled in eStatements, eNotifications and eAlerts. Disclaimer. Must meet requirements to earn interest on balances of up to \$10,000. Interest is compounded and credited monthly. \$3 per month fee without all requirements and an aggregate share balance of \$1,000 or Direct Deposit. Rates are not available to businesses.

CERTIFICATES

Early Withdrawal: Up to 12 months early- 90 days interest

12+ months early – 180 days interest