

# TRUTH-IN-SAVINGS ACT RATE & FEE SCHEDULE

THIS FEE SCHEDULE IS EFFECTIVE 04/29/2024, CALL CREDIT UNION FOR CURRENT RATES

Per Value of Membership Shares: The Per Value of a Membership Share is \$5.00

The rates appearing below are accurate as of the date indicated above. If you have questions or require current rate information on your accounts, please call the Credit Union at 1.800.922.4403. This Rate and Fee schedule is part of your Agreement with the Credit Union, Transactions To/From any account may be limited until ID Verification of all applicable persons is complete.

	Regular Share and Special Share Savings Accounts	Youth Savings Account (under age 17)	IRA Savings Account	Christmas Club Savings Account	Teen Checking (age 13-17)	Senior Checking => 65 years of age	Refresh Checking	Relationship Checking	Secure Rewards Checking	Peak Performance Checking Account	Money Market Checking Account
Dividend Rate	\$0 - \$99 = 00% \$100 - \$4,999 = 0.45% \$5,000 - \$24,999 = 0.45% >\$25,000 = 0.45%	0.45%	\$0 - \$99 = 00% \$100 - \$4,999 = 0.90% \$5,000 - \$24,999 = 0.90% >\$25,000 = 0.90%	0.15%	0.00%	0.00%	0.00%	0.00%	Balances >\$500 = 0.10%	Criteria Met:* \$0 - \$15,000 = 5.00% >\$15,000 = 3rd Tier on Money Market Criteria Not Met: All Balances 0.00%	\$0 - \$2,499 = .00% \$2,500 - \$14,999 = 3.008% \$15,000 - \$24,999 = 3.105% \$25,000 - \$49,999 = 3.203% >\$50,000 = 3.3%
ANNUAL PERCENTAGE YIELD ("APY")	\$0 - \$99 = 00% \$100 - \$4,999 = 0.45% \$5,000 - \$24,999 = 0.45% >\$25,000 = 0.45%	0.45%	\$0 - \$99 = 00% \$100 - \$4,999 = 0.90% \$5,000 - \$24,999 = 0.90% >\$25,000 = 0.90%	0.15%	0.00%	0.00%	0.00%	0.00%	Balances >\$500 = 0.10%	Criteria Met: \$0 - \$15,000 = 5.116% >\$15,000 = 3.25% Criteria Not Met: All Balances 0.00%	\$0 - \$2,499 = 00% \$2,500 - \$14,999 = 3.05% \$15,000 - \$24,999 = 3.15% \$25,000 - \$49,999 = 3.25% >\$50,000 = 3.35%
Dividends Compounded	Quarterly	Quarterly	Quarterly	Annually	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly
Dividends Certified	Quarterly	Quarterly	Quarterly	Annually	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly
Dividend Period	Quarterly	Quarterly	Quarterly	Annually	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly
Min. Account Opening	\$5.00	\$5.00	\$5.00	\$5.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	N/A	See minimum balance
Minimum Balance to avoid a maintenance fee and to earn APY set forth in this Schedule.	\$100.00	\$5.00	\$100.00	\$100.00	None	None	None \$9.99 per month maintenance fee	Minimum Balance N/A \$3.00 per month maintenance fee **if criteria not met	None \$5.99 per month or less maintenance fee if other **criteria met	Service charge N/A *Criteria for Max APY: >12 Debit Card/POS Trans. Totaling \$300, ACH totaling \$500 Credit & E-statements.	

Term Share Certificate & IRA Certificate Accounts	Fixed Rate Share Certificate Account	Fixed Rate IRA Share Certificate Account	Rate Climber Share Certificate Account								
Minimum Opening Deposit - Minimum Balance to Earn APY and avoid service charge fee	\$500.00	\$500.00	\$5,000.00								
Dividends Compounded	Quarterly	Quarterly	Quarterly								
Dividends Certified	Quarterly	Quarterly	Quarterly								
Dividend Period	Quarterly	Quarterly	Quarterly								
TERM	DIVIDEND	APY	DIVIDEND	APY	DIVIDEND	APY					
Three Month	2.722%	2.75%									
Six Month	3.255%	3.30%									
Twelve Month	5.010%	5.10%	5.010%	5.10%							
Eighteen Month	4.426%	4.50%	4.426%	4.50%							
Nineteen Month Rate Climber					.65%	.65%					
Twenty-Four Month	4.764%	4.85%	4.764%	4.85%							
Twenty-Four Month Step					4.00%	Quarterly Dividends - Minimum monthly deposit \$40 and maximum \$5,000					
Thirty-Six Month	4.135%	4.20%	4.135%	4.20%							
Forty- Eight Month	3.881%	3.94%	3.881%	3.94%							
Sixty Month	3.718%	3.77%	3.718%	3.77%							

**Credit To Accounts For Member Deposits and Business Day Disclosure:**

The Credit Union's "daily cut-off time": All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below.

The Credit Union's business day disclosure: Our business days are Monday through Thursday 9:00 a.m. to 5:00 p.m., and 8:00 a.m. to 6:00 p.m. on Friday, excluding holidays. Our Night Depository is opened at 8:30 a.m. daily. (Deposits made after 8:30 a.m. or on a day we are not open will be processed on the next business day we are open).

Stop Payment Orders: The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received by us after 1:00 PM on a business day.

Approved Check Printer(s) / Vendor(s): Harland Clarke.

**Certificate with a Dividend Rate Change Request Option:** At any time after the first seven days of receipt of your initial deposit you may request that the dividend rate on your applicable Certificate be changed to the dividend rate then offered by the Credit Union for the then current Nineteen month Certificate (assuming you continue to maintain the minimum balance and meet the other requirements for this Certificate Account). The new dividend rate will apply to your then current balance beginning no later than the first business day after we actually receive your rate change request, and will apply until your original account maturity date, which will not change. You may make your request for a dividend rate change over the telephone, by mail or by facsimile. You are allowed a dividend rate change only once during each term or renewal term of your Certificate. The Credit Union may honor the request for a dividend rate change by a joint account holder without first obtaining the consent of the other joint account holders.

These terms and conditions shall govern our agreements together with the other terms and conditions in the Membership Agreements and Rate and Fee Schedules to the extent same are consistent with the foregoing.

**Other Contact Information/Conditions:**

**Electronic Funds Transfer Services: Limitations, Fees, and other Important Information**

<b>Daily ATM Limits (\$/#)</b>	*\$405.00/ 24 Hours	<b>On-Line Transaction Processing</b>	Generally it will take 2-5 days to process a transaction
<b>Daily POS Limits (\$/#)</b>	*\$1000.00/ 24 Hours		
<b>Daily Check Card Limits (\$/#)</b>	*\$1000.00/ 24 Hours		

**Fees applicable to Electronic/ATM Transactions:**

Transactions including inquires using the CIRRUS, STAR, CO-OP or ALLIANCE Networks (6 free per month thereafter, each transaction)	<b>\$2.50 (members)</b>	POS/Debit Transactions	NO FEE
Replacement ATM card fee (per occurrence)	\$5.00	INTERNET BANKING/CUE	NO FEE

**Important Information Regarding Your Electronic Services // ACH –Wire Transfer Disclosures:**

**Home Banking Inquiries:** 1-800-922-4403 OR Attention: Home Banking Department, PO Box 1411, Spartanburg, SC 29304 OR SEND EMAIL TO: Spartanburg@cffcu.org  
**Networks Available for EFT Transactions:** VISA, CIRRUS, STAR, CO-OP, ALLIANCE

**Club Accounts:**

**Account Requirements:**

**Distribution Methods:**

<b>Christmas Club</b> Excessive withdrawal Fee \$10.00	Plan Period 10/01 thru 9/30. Dividends post 10/01 Each Year. Deposits Allowed: Any time During Plan Period.	Deposit to Primary Share Acct., Share Draft Acct., Cash withdrawal or Mail Check
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**Fees and Service Charges For All Accounts and Services:**

Returned item fee (per item)	\$5.00	Insufficient funds draft fee (per item)	\$15.00
Closed account within 180 days of open	\$15.00	Overdraft transfer fee (per transfer)	\$ 2.00
Check, Statement or 1099 Form copies fee (per item)	\$ 2.00	Check Cashing Fees: Check Cashing Fee for members (applicable if balance is less than \$100.00) RAPID REFUND Check Cashing Fee for Person(s) cashing Members Checks (after one (1) free /day)	\$ 5.00 5% \$3.00 each
Money Market Checking acct excessive withdrawal fee (per item after six (6) per month)	\$5.00	Check printing fee (per 150 drafts)	Price varies depending on style
Certified check fee (per draft)	\$3.00	Research services fee (per hour) (No charge within 30 days of statements - transfer)	\$ 25.00
Wire transfer fee (per transfer) – incoming	N/A	Legal process tax levies, garnishments, etc. (per occurrence)	\$20.00
Wire transfer (USA) fee (per transfer) – outgoing	\$15.00	Returned Statement Fee	\$ 3.00
Wire transfer (international) fee (per transfer)	\$35.00	Money Market Fee for failing to maintain minimum balance required (per transaction)	\$5.00
Account history printout (over counter)/ Tax Statement Copies	\$2.00	Additional club transaction request (per transaction)	\$10.00
Excessive share savings withdrawal fee (per Item after six (6) per month)	\$ 10.00	Monthly Maintenance fee – Refresh Checking	\$9.99
Money order fee (per money order)	\$ 1.50	Telephone transfer fee (per withdrawal)	\$2.00
Safe Deposit Box Annual Rental Fee Past Due Charge	\$20.00	Stop payment request fee (per request)	\$ 30.00
Safe Deposit Box Lost Key Service Fee	\$10.00	Inactivity/Dormancy Fee (per month after 12 months without activity)	\$5.00/ month
Safe Deposit Box Drill Charge	Set by drilling company	Third Party Check Cashing Fee: The Credit Union may charge a third party a fee for any inquiry or cashing a check drawn by our Member on us.	\$15.00 per Item
Safe Deposit Box Cost: 3x5 (Hyatt St & Commonwealth Dr.) 3x10 (Hyatt St & Commonwealth Dr.) 5x10(Hyatt St & Commonwealth Dr.) 10x10 (Commonwealth Dr.)	\$25 \$45 \$60 \$75	Fax or Copy Service for a Member Loan Coupon Book Fee Night Drop Key Fee (for Business Accounts)	\$.25 per Request \$5.00 \$5.00
Counter Checks (Max four (4) per request)	\$.50 per Item	Verification of Deposit/Mortgage	\$10.00 per Request
Skip a Pay Fee	\$20.00 per loan	Secure Rewards Checking (**Criteria for maintenance fee – Relationship Level Platinum-Free, Relationship Level Gold with \$500 minimum balance-Free, Relationship Level Gold less than \$500 balance-\$3.99, Relationship Level Silver \$5.99)	\$5.99 per month or less if other criteria met
		Relationship Checking (**Criteria to avoid a monthly maintenance fee-must receive e-statements)	\$3.00 per month if criteria not met