

# Rate and Fee Disclosures



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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking and certificate accounts at Firefighters Credit Union at this time. 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 Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement.

## Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited	Dividend Period
07/31/19							
<b>Savings Accounts</b>	0.15%	0.15%	\$25	\$25	--	Monthly	Monthly
<b>Checking Accounts</b>	0.10%	0.10%	\$0	\$500	--	Monthly	Monthly
<b>Money Market Accounts &amp; IRA Money Market Accounts</b>							
\$0.01-\$4,999.99	0.25%	0.25%	\$0	\$0	--	Monthly	Monthly
\$5,000.00-\$9,999.99	0.45%	0.45%		\$5,000			
\$10,000.00-\$24,999.99	0.60%	0.60%		\$10,000			
\$25,000.00-\$49,999.99	0.70%	0.70%		\$25,000			
\$50,000.00-\$99,999.99	0.85%	0.85%		\$50,000			
\$100,000.00 and above	0.90%	0.90%		\$100,000			
<b>Certificate Accounts (Including IRA Certificates)</b>							
6 months	1.98%	2.00%	\$1,000	\$1,000	--	Monthly	Monthly
12 months	2.18%	2.25%					
18 months	2.23%	2.65%					
24 months	2.47%	2.50%					
30 months	2.52%	2.55%					
36 months	2.57%	2.60%					
48 months	2.62%	2.65%					
60 months	2.67%	2.70%					
<b>Boosterline (Youth) Certificates Accounts</b>							
12 months	2.18%	2.20%	\$25	\$25	--	Monthly	Monthly
24 months	2.47%	2.50%					
36 months	2.57%	2.60%					
48 months	2.62%	2.65%					
60 months	2.67%	2.70%					

## 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 above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Money market accounts and IRA accounts are Tiered Rate Accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate and APY for that tier will apply to the entire balance in the account. The Dividend Rates and Annual Percentage Yields 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.

#### a. Nature of Dividends.

For dividend bearing accounts, dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

#### b. Compounding and Crediting.

Dividends will be compounded and credited as set forth 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.

#### c. Accrual of Dividends.

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

### 2. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. 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.

### 3. Account Limitations

For all accounts except checking accounts, no more than six preauthorized, automatic, telephone, or Virtual Branch (online banking) transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed.

### 4. Certificate Account Features

#### a. Account Limitations.

After your account is opened, you may not make additional deposits to a Certificate account, except as noted below for Boosterline Certificates.

#### b. Maturity.

Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

#### c. Boosterline Certificates.

Boosterline Certificates are available to members 25 and younger. You may make additional deposits of up to \$2,000.00 per year to a Boosterline Certificate. The maximum balance for a Boosterline Certificate is \$10,000.00 (plus earned dividends). Each member may have up to 5 Boosterline Certificates at any one time. If a Boosterline Certificate matures after your 26th birthday, it will be renewed at maturity as a standard certificate of deposit for the same term. If you deposit funds that cause the Boosterline Certificate balance to exceed \$10,000.00, it will be converted to a standard certificate of deposit for the same term. All other terms and conditions for certificate accounts apply to Boosterline Certificates.

#### d. Early Withdrawal Penalty.

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

**i. Amount of Penalty.** The penalty will equal 91 days' dividends on the amount withdrawn. The penalty is calculated as a forfeiture of dividends that have been or would be earned and applies whether or not the dividends have already been earned. If sufficient dividends have not been earned, or have been earned but already withdrawn, the penalty will be deducted from principal.

**ii. 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: (a) when an account owner dies, is disabled, or is determined legally incompetent by a court or other body of competent jurisdiction; (b) when the withdrawal is made during the calendar month in which the Certificate matures.

#### e. Renewal Policy.

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

#### f. Nontransferable/Nonnegotiable.

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## Fee Schedule

### Checking Account

Stop Payment on Check.....	No Charge
Returned Deposited Check .....	No Charge
Copy of Paid Check.....	No Charge
Monthly Service Charge .....	No Charge
Overdraft Transfer .....	No Charge
Check Order (print and delivery) .....	At Cost
Check Returned Insufficient Funds* .....	\$25.00
Courtesy Paid Check (paid insufficient funds) .....	\$25.00

### Visa Debit Card

Replacement Card .....	No Charge
CO-OP ATM Withdrawal .....	No Charge

### Online / Mobile Banking

Online Banking .....	No Charge
Mobile Banking (iPhone App or Android App) .....	No Charge
Online Bill Pay .....	No Charge
Account to Account Transfer .....	No Charge
eStatement.....	No Charge

### Electronic Funds Transfers

ACH Stop Payment .....	No Charge
ACH Unauthorized Entry .....	No Charge
ACH Returned Insufficient Funds* .....	\$25.00
ACH Courtesy Paid (paid insufficient funds).....	\$25.00

### Miscellaneous

Account History Printout (since statement).....	No Charge
Account Statement Copy (paper) .....	No Charge
Coin Deposit (rolled or unrolled) .....	No Charge
Fax Service .....	No Charge
Gift Card .....	No Charge
Notary Service .....	No Charge
Cashier's Check .....	No Charge
Cashier's Check Copy .....	No Charge
Declaration of Loss of Cashier's Check.....	No Charge
Paper Statement .....	No Charge
Returned Deposited Check .....	No Charge
Verification of Deposit .....	No Charge
Verification of Loan / Mortgage.....	No Charge
Wire Transfer (incoming).....	No Charge
Account Research / Reconciliation (per hour).....	\$25.00
Bad Address (per month) .....	\$2.00
Dormant Account (per month) .....	\$2.00
Express / Overnight Mail .....	\$25.00
Low Primary Shares (per month).....	\$10.00
Money Order .....	\$1.00
Wire Transfer Domestic (outgoing).....	\$15.00
Wire Transfer International (outgoing) .....	\$45.00
Reg D Transfers Exceeded (per month).....	\$25.00

\*An NSF fee is charged 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 fee.