

## Fee Schedule

### ACCOUNT SERVICE FEES

#### Services

Bill Pay	Free
Bill Pay Check Copies	\$5.00 per copy
Bill Pay Stop Payment	\$20.00 per request
Bill Pay Expedited Payment	\$14.95 per payment
eStatements	Free
Check Cashing (per hundred or any portion of \$100 for each check cashed)	\$1.00 without other services
Deposit Item Return	\$10.00
Fax Transmission	\$1.00
Verification of Deposit	\$5.00 per request
Cashier Check - first one free per day, then	\$5.00 per check
Cashier Check Copy	\$5.00 per copy
Foreign Item Collection	\$35.00 per item
Foreign Item Processing	\$17.00 per item
Research or Account Reconciliation	\$20.00 per hour
Statement or Check Copy	\$2.00 per copy
Wire Transfer (incoming)	Free
Wire Transfer (outgoing)	\$18.00 per transfer
Foreign Transfer (outgoing)	\$35.00 per transfer
International Western Union	\$35.00
Inactive Account Fee (after 12 months of inactivity)	\$5.00 per month
Unclaimed Property Fee (after 3 years of inactivity)	\$25.00
Bad Address Fee	\$5.00 per month
Paper Statement Fee	\$2.00 per month
Levy/Garnishment Fee	\$35.00
Payment by Credit Card	\$10.00

### CHECKING FEES

NSF Check (whether paid or returned)	\$30.00 per presentment
Overdraft Protection Transfer (\$100 increments)	\$3.00
Checking/Savings History	\$1.00
Stop Payment	\$20.00 per request

### ELECTRONIC FUNDS TRANSFER FEES

New Standard Debit Card	Free
Standard Debit Card or Personal Identification Number (PIN) Replacement	\$2.00
ATM Transaction	None at People's ATMs \$1.00 at all others
ATM/Debit Overdraft	\$30.00
Courtesy Pay Overdraft Fee	\$30.00
Visa® Foreign Transaction Fee	1% of transaction

[This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country, even if you initiate the transaction from within the United States.]

**HAZEL DELL**  
7403 N.E. Hazel Dell Ave.

**BATTLE GROUND**  
121 N.W. 20th Ave.

**FISHER'S LANDING**  
16211 S.E. 12th St.

**LOBBY HOURS**  
Monday – Friday  
9:00 a.m. – 5:30 p.m.

**DRIVE-UP HOURS**  
Monday – Thursday  
9:00 a.m. – 5:30 p.m.

Friday  
9:00 a.m. – 6:00 p.m.

**VANCOUVER WATERFRONT**  
701 W. Columbia Way

**RIDGEFIELD**  
109 S. 65th Ave., Ste. 102

**LOBBY HOURS**  
Monday – Thursday  
9:00 a.m. – 5:30 p.m.

Friday  
9:00 a.m. – 6:00 p.m.



**PEOPLE'S  
COMMUNITY**  
FEDERAL CREDIT UNION  
*A fresh approach to banking*

360-695-5121  
800-252-6525  
FAX 360-695-3377  
[www.peoplescu.org](http://www.peoplescu.org)

Federally Insured by NCUA

## RATE AND FEE SCHEDULE



*Loyalty*  
**SAVINGS & CHECKING  
ACCOUNTS**



**PEOPLE'S  
COMMUNITY**  
FEDERAL CREDIT UNION  
*A fresh approach to banking*

## RATE AND FEE SCHEDULE

# Loyalty Savings & Checking Accounts

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Loyalty Savings and Loyalty Checking accounts at People's Community Federal 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 in this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Effective Date:

	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Required Balance
<b>Loyalty Savings Account</b>				
BALANCE				
\$0.00 - \$750.00				-
\$750.01 and over				-
<b>Loyalty Checking Account</b>				
BALANCE				
\$0.00 -				-
and over				-



## TRUTH-IN-SAVINGS DISCLOSURES

**1. Requirements.** There is a limit of one Loyalty Savings account and one Loyalty Checking account per member. If you are at least 18 years of age and have not yet reached 65 years of age, you are required to maintain a Loyalty Checking account with a minimum balance of \$100.00 in order to qualify for the Loyalty Savings account. If you do not meet this requirement, you will earn the Annual Percentage Yield applicable to regular savings accounts. Loyalty Checking account holders are required to be enrolled to receive statements electronically, complete 10 or more debit transactions monthly (not including ATM transactions), deposit at least \$350.00 into Loyalty Checking account monthly, and complete at least three Online Banking or Bill Pay transactions monthly. If you meet all applicable requirements for a calendar month, domestic ATM surcharges up to \$100.00 for the qualifying month will be refunded the following month. If you do not meet all of the applicable requirements, your Loyalty Checking account will earn the Annual Percentage Yield applicable to regular savings accounts. All requirements must be met with transactions posted and cleared by the close of business on the last day of the month.

**2. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Dividend Rate and Annual Percentage Yield may change at any time. The Loyalty Savings account and Loyalty Checking account are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to your average daily balance that is within the balance range of that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. A withdrawal of dividends will reduce earnings.

**3. 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 Rates and Annual Percentage Yields set forth above are the rates and yields as of the effective date set forth above.

**4. Compounding and Crediting.** For Loyalty Checking accounts, dividends will be compounded and credited monthly unless you elect to have dividends transferred to another account of yours. The Dividend Period for Loyalty Checking accounts begins on the first calendar day of the month and ends on the last calendar day of the month. For Loyalty Savings accounts, dividends will be compounded and credited quarterly unless you elect to have dividends transferred to another account of yours. The Dividend Period for Loyalty Savings

accounts begins on the first calendar day of the calendar quarter (January 1, April 1, July 1, October 1) and ends on the last calendar day of the calendar quarter (March 31, June 30, September 30, December 31).

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

**6. Balance Information.** The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. Dividends are calculated by using the average daily balance method. The average daily balance is determined by adding the full amount of principal in the account each day of the month and dividing that figure by the number of days in the month.

### 7. Transaction Limitations.

For Loyalty Savings accounts, no more than six (6) preauthorized, automatic or telephonic transfers or online banking transfers may be made from these accounts to another account of yours or to a third party in any one month.