

Truth-In-Savings Disclosures

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

1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth inside. 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 dividend bearing accounts, the Dividend Rate may change periodically as determined by the Board of Directors.

2. 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 Rate and Annual Percentage Yield set forth inside are the prospective rates that the Credit Union anticipates paying for the dividend period.

3. Compounding and Crediting

For dividend bearing accounts, dividends will be compounded and credited as set forth inside. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the Dividend Period as set forth inside.

4. Accrual of Dividends

Dividends will begin to accrue on cash and non-cash deposits [e.g., checks] on the business day you make the deposit to your account. If you close your account prior to the dividend crediting, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account is set forth inside. The minimum monthly balance required to avoid a service fee is set forth inside. For dividend bearing accounts, dividends are calculated by the average daily balance. The average daily balance is determined by adding the full amount of principal in the account for each day of the month and dividing that figure by the number of the days in the month.

6. Account Limitations

For Savings, Club, IRA Savings, IRA money management and regular money management accounts, you may make up to six (6) preauthorized, automatic, telephonic, audio response or PCCU Online Banking transfers to another account of yours or to a third party during any calendar month. If you exceed these limitations, your accounts may be subject to a fee or be closed. For Club accounts, you may make withdrawals in the first six (6) days of account opening without restriction. On or after October 31, your balance will be distributed to you. If you make withdrawals prior to that date, you will be charged \$5 per withdrawal.

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.



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Federally Insured by NCUA

Last Revised 04/22

TRUTH IN SAVINGS RATE & FEE SCHEDULE



Savings & Checking ACCOUNTS



RATE AND FEE SCHEDULE

Savings and Checking Accounts

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

Effective Date: January 24, 2022



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Account	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Monthly Balance to Avoid Fee	Dividends Compounded and Credited
Carefree Savings	.05%	.05%	\$5	\$50	Quarterly
Holiday Club Account	.05%	.05%	–	–	Monthly
Carefree Checking	–	–	\$100	–	–
Money Management Account	.30%	.30%	\$1,000	\$1,000	Monthly
IRA Savings	.05%	.05%	\$5	–	Quarterly

FEE SCHEDULE

Membership Share, par value	\$ 5.00
Membership Fee	\$ 5.00
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
Checking/Savings Account History	\$ 1.00
Deposit Item Return	\$10.00
Fax Transmission	\$ 1.00 per page
Verification of Deposit	\$ 5.00 per request
Cashier Check	First one free, then \$ 5.00 per check
Cashier Check Copy	\$ 5.00 per copy
Foreign Item Collection	\$35.00 per item
Plus charges from the paying bank (incoming and outgoing)	
Foreign Item Processing	\$17.00 per item
Money Management Service Fee (if minimum balance not met)	\$ 5.00 per month
Quarterly Low Balance Fee (if regular share savings less than \$50 and no other services)	\$ 5.00 per quarter

SERVICES (CONTINUED)

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
Fed Wire Transfer	\$65.00 minimum fee
International Western Union	\$35.00
Bad Address Fee	\$ 5.00 per month
Paper Statement Fee	\$ 2.00 per month
Levy/Garnishment Fee	\$35.00

Transaction Fees

NSF Transaction	\$30.00 per presentment
(whether paid or returned)	
Courtesy Pay Overdraft Fee	\$30.00
Overdraft Protection Transfer (\$100 increments)	\$ 3.00
Stop Payment	\$20.00 per request

Savings Fees

Holiday Club Early Withdrawal	\$ 5.00 per withdrawal
Account Closure (<90 days)	\$10.00
Inactive Account Fee (after 12 months of inactivity)	\$ 5.00 per month
Unclaimed Property Fee (after 3 years of inactivity)	\$25.00

Electronic Funds Transfer Fees

New Standard Debit Card	Free
Replacement of Standard Debit Card or Personal Identification Number (PIN)	\$ 2.00
ATM Transaction	None at People's ATMs \$ 1.00 at all others
ATM/Debit Overdraft Fee	\$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.	

ATM Usage

Daily Limit	\$1,500.00
Daily Maximum	5 ATM Transactions

Safe Deposit Box Fees

Annual Rental	
3 x 5	\$ 25.00
3 x 10	\$ 40.00
5 x 10	\$ 50.00
10 x 12	\$ 70.00
One Key Replacement	\$150.00
Drilling of Box	\$200.00

See reverse side for disclosures.