



# SAVINGS & CHECKING ACCOUNTS

## SERVICE CHARGE SCHEDULE

Draft, ACH, Bill Pay Courtesy Pay/NSF Charge.....	\$32.00 per item
Paid Overdraft Charge .....	\$32.00 per item
Copy of Check Charge.....	\$5.00 per item
Check Printing Charge .....	Price may vary depending upon style
Statement Copy Charge.....	\$5.00 per month
Wire Transfer Charge (member outgoing) .....	\$15.00 per transfer
Wire Transfer Charge (non-member outgoing).....	\$25.00 per transfer
Wire Transfer Charge (international outgoing).....	\$60.00 per transfer
Stop Payment Request Charge .....	\$20.00 per request
Money Order Charge .....	\$2.00 per item
Cashiers Draft Charge .....	\$5.00 per item
NSF Items from Deposit Charge (Commercial Accounts).....	\$5.00 per batch
Canadian Transaction Charge .....	2%
Escheatment Fee after 5 years of Inactivity.....	\$100.00
Commercial/Agricultural Application/Loan Document/Extension Charge .....	\$100.00
Consumer Application/Loan Document/Extension Charge .....	\$85.00
UCC Charge.....	At Cost
Garnishment/Levy Charge .....	\$30.00
Mobile App Picture Bill Pay - Overnight Fee.....	\$28.00
Bill Pay-Overnight Fee .....	\$19.95
Bill Pay-2nd Day Fee .....	\$14.95 Standard/\$4.95 Electronic
Bill Pay-Gift Pay .....	\$2.99
Bill Pay-Charitable Donations.....	\$1.99

## PLASTIC CHARGES

### Prepaid Visa® Card Charges

Gift Card.....	\$3.00 per card
Travel Card .....	\$5.00 per card

### Visa® Debit/ATM Card Charges

Foreign Currency Conversion Fee .....	1% of Transaction Amount
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### Visa® Credit Card Charges

Over the Credit Limit Charge .....	\$28.00
NSF/Returned Payment Charge.....	\$28.00 per item
Late Payment Charge.....	15% of payment due or \$28.00
Foreign Currency Conversion Fee .....	1% of Transaction Amount

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Terms and conditions apply and are subject to change.

# RATE & CHARGE SCHEDULE

The rates, charges and limitations applicable to your account at Town & Country Credit Union are provided below.

The schedule is incorporated as part of your account disclosures.

A balance of \$5 must be maintained in 00 or 01 Share Savings account to maintain membership.

**Effective Date: February 1, 2019**

ACCOUNT RATES AND TERMS											
	(00, 01) Share Savings	(02, 04, 80-84) Special Savings	(03, 55) IRA Daily	(52, 53) Health Savings Account	(54) Nonprofit Money Market Savings	(85) Money Market Savings	(56) Premium Money Market Savings			(70,71) Free Checking	(73) Premium Checking
Average Daily Balance Range to Earn the Stated APY	\$5 +	\$0 +	\$0 +	\$0 +	\$0 +	\$1,000 +	\$25,000 - 99,999.99	\$100,000 - 249,999.99	\$250,000 +	\$0 +	\$0 +
Dividend Rate	0.05%	0.05%	0.10%	1.00%	1.24%	0.40%	0.50%	0.75%	1.14%	0.01%	0.02%
Annual Percentage Yield	0.05%	0.05%	0.10%	1.00%	1.25%	0.40%	0.50%	0.75%	1.15%	0.01%	0.02%
Dividends Compounded & Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly			Monthly	Monthly
Dividend Period	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly			Monthly	Monthly
Account Limitations: Refer to Account Disclosure					Account transfer limitations apply	Account transfer limitations apply	Account transfer limitations apply				