



P.O. Box 5255  
Grand Blanc, MI 48480-5255

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www.securitycu.org

## RATE & FEE SCHEDULE

The Rate & Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts at Security Credit Union.

### SHARE SAVINGS ACCOUNT

\$40,000 & over	.01%	with an APY of .01%
\$0 – \$39,999.99	.01%	with an APY of .01%

### SECURITY CHECKING ACCOUNT

All	.00%	with an APY of .00%
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### OPPORTUNITY CHECKING ACCOUNT

All	.00%	with an APY of .00%
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### PREMIUM CHECKING ACCOUNT

\$100,000 & over	.00%	with an APY of .00%
\$50,000 – \$99,999.99	.30%	with an APY of .30%
\$10,000 – \$49,999.99	.15%	with an APY of .15%
\$0 – \$9,999.99	.00%	with an APY of .00%

### BOLD CHECKING ACCOUNT

\$25,000 & over	.15%	with an APY of .15%
\$500 – \$24,999.99	.05%	with an APY of .05%
\$0 – \$499.99	.00%	with an APY of .00%

### SUB-SHARE ACCOUNT (Christmas Club, etc.)

\$40,000 & over	.01%	with an APY of .01%
\$0 – \$39,999.99	.01%	with an APY of .01%

### IRA SHARE SAVINGS ACCOUNT

\$10,000 & over	.25%	with an APY of .25%
\$0 – \$9,999.99	.15%	with an APY of .15%

### MONEY MARKET ACCOUNT

\$150,000 & over	.45%	with an APY of .45%
\$100,000 – \$149,999.99	.40%	with an APY of .40%
\$50,000 – \$99,999.99	.35%	with an APY of .35%
\$25,000 – \$49,999.99	.30%	with an APY of .30%
\$2,500 – \$24,999.99	.25%	with an APY of .25%

APY = Annual Percentage Yield

Rate Information is effective as of January 1, 2025.

Rates, terms, and conditions effective as of the date above and are subject to change without notice.

Please call (810) 235-2322 for current rates.



Federally insured by NCUA

## FEE INFORMATION

### FEES APPLICABLE TO ALL ACCOUNTS (Excludes Certificates):

<b>Account Service Fee<sup>†</sup></b> <i>Waived for accounts with average daily balance of \$250 or more; open Loan/Visa; open CD; open Checking with at least three debit card transactions, three checks cleared or three ACH Debits in the month or primary member is under 23 yrs.</i>	\$4.95 per month
<b>Account Closing within 90 days of opening<sup>†</sup></b>	\$25.00
<b>Account Re-open within 6 months of closing<sup>†</sup></b>	\$10.00
<b>Account Histories</b>	\$3.00 per item
<b>Account Research Fee</b>	\$30.00 per hour
<b>Cashier Check / Money Order</b>	\$4.00 per item
<b>Change of Account Number</b>	1 <sup>st</sup> free, \$20.00 each
<b>Check Cashing Fee</b> <i>Waived for Security Premier, Classic, Select members and members with a share or loan balance of \$500 or more and youth accounts.</i>	\$5.00
<b>Coin Counting Fee</b> <i>Waived for Premier members and Primary members under 23 yrs.</i>	4.9%
<b>Inactive Account Fee<sup>†</sup></b>	\$5.00 monthly
<b>Garnishment/Levy Fee</b>	\$75.00 per request
<b>Returned Mail Fee</b>	\$5.00 per item
<b>Statement Fee</b> <i>Printed statements only, eStatements are free – Waived for minor accounts and for primary members 65 years and older</i>	\$3.00 per statement
<b>Statement Fee (Accounts with Opportunity Checking Only)</b> <i>Printed statements only, eStatements are free</i>	\$2.00 per statement
<b>Statement Copy Fee</b>	\$3.00 per month
<b>Telephone Transfer Fee</b>	\$5.00 per transfer
<b>Non-Member Check Cashing Fee</b>	\$5.00
<b>Signature Guarantee Fee</b>	\$10.00
<b>ATM Foreign Network Inquiry Fee</b>	\$1.50 per inquiry
<b>ATM Foreign Transfer Fee</b>	\$1.50 per transfer
<b>ATM Foreign Withdrawal Fee</b>	\$1.50 per transaction
<b>ATM Card Replacement Fee</b>	\$5.00 per card
<b>Loan Addendum Fee</b>	\$350.00 per loan
<b>Loan Extension Agreement Fee</b>	\$50.00 per loan
<b>Loan Refinance/Adjustment Fee</b>	\$35.00 per loan
<b>Payment Convenience Fee</b>	\$10.00 per request
<b>Skip-A-Payment Fee</b>	\$50.00 per loan
<b>Unclaimed Property (Escheat) Fee</b>	\$75.00 per account

### FEES APPLICABLE TO CHECKING ACCOUNTS:

<b>Check Copy Fee<sup>*</sup></b>	\$5.00 per copy
<b>Check Printing Fees</b> <i>Waived for Premier Members for basic style checks</i>	Varies on check style
<b>Courtesy Pay Fee<sup>*</sup></b> <i>Not available for Opportunity Checking</i>	\$35.00 per presentment
<b>Courtesy Pay Fee<sup>*</sup> (Bold Checking)</b>	\$30.00 per presentment
<b>Insufficient Funds Fee<sup>**</sup></b>	\$35.00 per presentment
<b>Insufficient Funds Fee<sup>*</sup> (Bold Checking)</b>	\$30.00 per presentment
<b>Overdraft Transfer Fee<sup>*</sup></b> <i>Not available for Opportunity Checking</i>	\$5.00 per transfer
<b>Stop Payment Fee<sup>*</sup></b>	\$35.00 per check

<sup>†</sup> Fee waived for Accounts with Opportunity Checking.

<sup>\*</sup>Applies to checks or electronic transactions

You may be charged a Courtesy Pay or Insufficient Funds Fee, as applicable, each time a transaction is presented for payment and the available balance is insufficient, even if the transaction was previously rejected and a fee was previously charged. This means that you could be charged multiple fees for one transaction that you authorized.