

NASHVILLE

Post Office Credit Union

Products, Services and Fees

Effective June 1, 2015

Share Savings

- Membership Fee: minimum balance of \$25.00
- Withdrawal, after six per month \$5.00 service charge each
- Earn interest from day of deposit to day of withdrawal
- Compounded and paid monthly

This is a variable rate account and the rate may change after the account is opened. Fees or other conditions could reduce the earnings on the account.

■ **Express Checking** - This share draft account gives you the freedom you want in banking. **No monthly service fee, no minimum balance.**

■ **First Class Checking** - **Earn dividends on your share draft account** from day of deposit to day of withdrawal! Just maintain a **monthly balance of \$400** to avoid a monthly service charge of \$5.00.

This is a variable rate account and the rate may change after the account is opened. Fees or other conditions could reduce the earnings on the account.

■ **Priority Checking** - This is a share draft account for members who maintain a **balance of \$5,000** or more in their share or certificate account. **Earn dividends without a monthly service charge.** FREE personal checks and two FREE cashiers checks per month.

This is a variable rate account and the rate may change after the account is opened. Fees or other conditions could reduce the earnings on the account.

■ **Christmas Club** - Here's an easy way to save for the Christmas shopping rush! **No minimum balance needed** to open this account and dividends build from day of deposit to day of withdrawal. Dividends are compounded and paid monthly. Withdrawal is not allowed prior to maturity of the account or 1 per year.

This is a variable rate account and the rate may change after the account is opened.

■ **Vacation Club** - This account is for members who would like to keep their savings funds separate from regular shares for specific reasons such as vacation. Minimum to open and maintain is \$25.00. One (1) withdrawal per quarter is allowed.

This is a variable rate account and the rate may change after the account is opened.

■ **Individual Retirement Account** - Save for your retirement now with a Share IRA or Certificate of Deposit (minimum balance of \$2,000). **There's no monthly or annual fees, no commission is**

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charged and your individual accounts are insured up to \$250,000 by NCUSIF. Dividends are earned from day of deposit to day of withdrawal and compounded monthly.

This is a variable rate account and the rate may change after the account is opened.

■ **Share Certificate** - Watch your money grow with 3, 6, 12, 18, 24, or 30 month CD! (minimum balance \$2,000)*** Plus, you have the option to **increase your rate once during the term of any 18, 24 or 30 month CD.**** You'll get greater flexibility and a higher yield with our competitive rates.*

This is a variable rate account and the rate may change after the account is opened. Fees or other conditions could reduce the earnings on the account.

*Dividends are computed and paid monthly on all accounts.

**If moneys are withdrawn from certificate prior to maturity, there will be a forfeiture of 90 days dividend on the amount withdrawn.

***Lower minimum available at lower rates.

Automatic Teller Machines (ATM)

- No charge for using credit union ATM
- Debit card used in non-credit union machine: \$1.00****
- Replacement of lost or mutilated Debit card: \$10.00
- Replacement of Debit card pin: \$3.00

****Surcharge may be charged by bank.

Other Account Services and Charges

Account Activity Printout	\$5.00
Account Statement Duplicate (per statement)	\$5.00
Cashiers Check	\$5.00
Check Cashing Fee (for Non-Member/Drawn on us)	\$10.00
Copies of Cancelled Checks	\$3.00
Deposited Item Returned	\$32.00
Dormant Account Fee (monthly)	\$5.00
Forward Collection Item	cost incurred
Insufficient Funds draft or ACH Debit paid or returned	\$32.00
Legal Processing Fee (Levy, Garnishment, Subpoena, Attachment)	\$100.00
Money Orders	\$4.00
Statement Reconciliation/Research	\$31.00/hour
Stop Payment	\$32.00
Verification of Deposit	\$10.00
VISA CU Money	\$4.00
Visa Gift Cards	\$2.50
Wire Transfer, incoming	\$10.00
Wire Transfer, outgoing domestic (per transfer)	\$15.00
Wire Transfer, outgoing foreign (per transfer)	\$50.00
Foreign Transaction Fee	1%

Services FREE of Charge

- Automatic Payment of Loans ■ Automatic Distribution of Funds
- Direct Deposit ■ Financial Counseling ■ Home Banking ■ Notary Service
- Online Banking, Bill Payment & eStatements

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