

NASHVILLE

Post Office Credit Union

Products, Services and Fees

Effective September 1, 2017

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. Withdrawals prior to maturity of the account will incur a \$10.00 fee.

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 charged** and your individual accounts are insured up to \$250,000 by NCUSIF. Dividends are earned

(continued on other side)

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 NPOCU 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
- Debit card rush order fee: \$40.00

****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
Closed Account Fee (within 90 days)	\$25.00
Copies of Cancelled Checks	\$5.00
Deposited Item Returned	\$32.00
Dormant Account Fee (monthly)	\$10.00

*Excludes minor accounts.

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
Returned Mail (bad address) Fee	\$10.00
Statement Reconciliation/Research.....	\$32.00/hour
Stop Payment.....	\$32.00
Unclaimed Property Processing Fee.....	\$25.00
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
- Mobile Banking and Remote Deposit ■ Notary Service
- Online Banking, Bill Payment & eStatements

PH: (615) 871-4221 FAX (615) 871-7209

In State: 800-298-8878 "Quick Response" 1-800-789-4382

www.npocu.org

