

# Share (Quarterly) Rate and Fee Schedule

The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.  
The Credit Union may offer other rates for these accounts from time to time.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Share Accounts For 3rd quarter 2018	0.748% / 0.75%	Quarterly	Quarterly	Calendar Quarter	\$25.00	---	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Share Accounts For 4th quarter 2018	Not Yet Declared	Quarterly	Quarterly	Calendar Quarter	\$25.00	---	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Accounts For 3rd quarter 2018	0.748% / 0.75%	Quarterly	Quarterly	Calendar Quarter	\$1.00	---	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Accounts For 4th quarter 2018	Not Yet Declared	Quarterly	Quarterly	Calendar Quarter	\$1.00	---	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday & Vacation Club Accounts For 3rd quarter 2018	0.748% / 0.75%	Quarterly	Quarterly	Calendar Quarter	\$1.00	---	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday & Vacation Club Accounts For 4th quarter 2018	Not Yet Declared	Quarterly	Quarterly	Calendar Quarter	\$1.00	---	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings Account For 3rd quarter 2018	1.739% / 1.75%	Quarterly	Quarterly	Calendar Quarter	\$25.00	---	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings Account For 4th quarter 2018	1.739% / 1.75%	Quarterly	Quarterly	Calendar Quarter	\$25.00	---	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.**

**1. Rate Information.** 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 Share, Secondary Share, Holiday Club, Vacation Club, and IRA Savings accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate and Fee Schedule.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate and Fee Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on all deposits the business day you make the deposit to your account. If you close your Primary Share and/or Club Account before accrued dividends are credited, accrued dividends will not be paid. For IRA Accounts, dividends are paid up until the day the account is closed.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate and Fee Schedule. For Share, Secondary Share, Holiday Club, and Vacation Club accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by

applying a daily periodic rate to the principal in the account each day. Any fees charged to the account could reduce the earnings on the account.

**6. Account Limitations.** For Share and Secondary Share accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. For Share and Secondary Share accounts, five (5) withdrawals are allowed per quarter after which a fee will be charged. If you exceed these limitations, your account may be subject to a fee or be closed. For a Holiday Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1<sup>st</sup> and the account will remain open. You may be charged a withdrawal fee of \$10.00 for each withdrawal from the account. For Vacation Club accounts, two (2) withdrawals allowed during the club period after which a fee may be charged. For Vacation Club accounts, the withdrawal amount must be \$100.00 or more. For IRA Savings accounts, you must be a minimum age of 59 ½ to withdraw without penalty. For ATM transactions, the maximum cash withdrawal allowed is \$500.00 per day.

**Atlanta Postal Credit Union**  
 3900 Crown Road • Atlanta, GA 30380-0001  
 (404) 768-4126 • (800) 849-8431  
 Website: [www.apcu.com](http://www.apcu.com)  
 E-mail: [info@apcu.com](mailto:info@apcu.com)

## FEE SCHEDULE

### Savings Account Fees

Monthly fee	\$0.00
Account closing fee	\$25.00 within 90 days of account open date
Withdrawal fee	\$2.00 per withdrawal in excess of five (5) free per quarter
Deposited checks returned unpaid	\$32.00
Statement copy – activity since last statement	\$5.00
Statement copy / other copies	\$5.00 per statement
Non-Sufficient Funds (NSF) fee – ATM/Preauthorized	\$32.00
Inactive account fee	\$5.00 per month after 12 consecutive months of inactivity and a balance of less than \$250.00, not to exceed \$60.00 per occurrence. Account is considered inactive if no deposit or withdrawal transactions occur in a 12 consecutive month period.
Abandon Property fee (Dormant Account)	\$60.00 after five (5) consecutive years of inactivity

### Electronic Service Fees

Internet Branch access (i)	Free
Audio response service	Free
ACH stop payment	\$32.00
Bill Pay provider Stop Payment fee	\$32.00

### VISA Check Card / ATM Fees

Annual fee	\$0.00
ATM withdrawals - APCU owned ATMs (ii)	\$0.00
New card	Free
Card replacement	\$10.00 after one free annually
Rush card order fee	\$25.00
VISA Check Card signature based transactions	\$0.00
Balance inquiry	\$0.00

Transfers between APCU accounts at APCU owned ATMs (ii)	\$0.00
Transfers between APCU accounts at Non-APCU owned ATMs (ii)	\$0.75 per transfer
Non-APCU account transfers at APCU owned ATMs (ii)	\$0.75 per transfer
VISA Check Card / ATM withdrawals - Non-APCU owned (ii)	\$1.50 per transaction after four (4) free per month
Preauthorized debit Stop Payment fee	\$32.00

### Holiday Club Fees

Withdrawal fee	\$10.00 - Fee not assessed for withdrawals made in November or December
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### Vacation Club Fees

Withdrawal fee	\$10.00 - two free withdrawals during club year January 1 <sup>st</sup> thru December 31 <sup>st</sup>
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### Individual Retirement Account Fees

Annual fee	\$0.00
Institutional transfer to another financial institution	\$0.00

### Other Fees

Wire transfer – incoming / domestic	\$0.00
Wire transfer – incoming / international	\$0.00
Wire transfer – outgoing / domestic	\$15.00
Wire transfer – outgoing / international	\$50.00
Research / reconciling accounts	\$25.00 per hour, one hour minimum
Cash items sent for collection / domestic	\$10.00
Cash items sent for collection / international	\$20.00
Processing garnishments and levies (iii)	\$75.00
Abandon Property fee (Dormant Account)	\$60.00 after five (5) consecutive years of inactivity
Check cashing	\$5.00 for non-member postal paychecks
Speed Pay	\$8.00
Returned loan payment fee	\$32.00
Skip-a-Pay	\$25.00
Return Mail fee (per occurrence)	\$5.00

Cashier's Checks	\$5.00 if made payable to other than Primary Member or Joint Owners only
e-Statements	Free, e-Statements plus paper statement \$5.00 per statement cycle

### External Transfer Services

#### **Account to Account Transfers**

Standard Transfer Out (3 Business Days)	\$3.50
Standard Transfer In (3 Business Days)	Free
Next-Day Transfer Out (Next Business Day)	\$5.00
Next-Day Transfer In (Next Business Day)	Free

#### **Popmoney® (Person to Person Transfers)**

Standard Delivery (3 Business Days)	\$3.50
Express Delivery (Next Business Day)	\$5.00
Request Money Fee	\$1.50

#### **Other External Transfer Service Fees**

Stop Payment	\$32.00
ACH Return Fee	\$40.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

- i. Third party Internet service provider fees may apply.
- ii. Other fees may be assessed at ATMs owned by financial institutions other than APCU who do not participate in the PLUS, STAR, CUHere, CUHere Select, or CU24 Networks.
- iii. Or such other rate as may be set by law. Fee applies to each legal order or process that directs APCU to freeze, attach or withhold funds or other property.

**Federally insured by the NCUA.**