



Current Rates

Savings Accounts											Anticipated Dividend: 1/1/2012 - 3/31/2012		
	Dividend Rate	Annual Percentage Yield	Calculation Method	Compounding Frequency	Dividends Paid/Period	Frequency of Change	Balance Requirements To Open Account		To Earn Dividends	Closed Accounts			
Savings 01	0.25%	0.25%	Average Daily	Quarterly	Quarterly	Quarterly	\$5	\$100.01		No Dividend			
Savings 02, 03, 05	0.25%	0.25%					\$0 (Savings 01 Required)	\$0.01					
Christmas Club 08	0.25%	0.25%					\$0.01						

Account Information

Dividends - Savings, Checking and IRA Accounts

Dividends are determined by the Credit Union Board of Directors and are subject to change as described in the dividend section of the Rate and Fee Schedule. Dividends are paid from current income and available earnings after reserve transfers at the end of the dividend period. The Dividend Rate and the Annual Percentage Yield are rates the Credit Union anticipates paying the next dividend period.

The dividend period begins on the first calendar day and ends on the last calendar day of the dividend period. Dividends are calculated on the average daily balance in the account. Dividends will accrue on cash and non-cash deposits on the business day the deposit is made to your account. Dividends are paid to your account on the first day of the next dividend period.

Dividends - Certificate Accounts

The Annual Percentage Yield is based on the assumption that the principal and dividends will remain on deposit until maturity. A withdrawal of either principal or dividends will reduce earnings. The dividend period begins on the first and ends on the last calendar day of the dividend period. If you close the certificate prior to accrued dividends being paid, you will receive your dividend payment. For all certificate accounts, the rate will be fixed and will be in effect for the entire term of the certificate.

Account Limitations

For all Savings Accounts, Christmas Club Accounts, and Money Market Accounts: No more than six withdrawals/transfers permitted per month from your account to another account of yours, or to a third party, when made by telephone, fax, or personal computer, or made by preauthorized, automatic or bill-payment arrangement.

Christmas Club Accounts

During the first week of November, accounts that have balances over \$15 will have their funds transferred to their Credit Union checking account. If you do not have a checking account, funds will be transferred to Account (01).

Certificate & IRA Certificate Accounts - Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal before the maturity date. The penalties for early withdrawal are indicated in the Rate and Fee Schedule.

How the penalty works: The penalty is calculated as a forfeiture of part of the dividends. The penalty is based on dividends earned and on the amount withdrawn and will not reduce principal.

Exceptions to Penalties: At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; 2) Where the account is an IRA and any portion is paid within seven (7) days after establishment; or 3) Where the account is an IRA and the owner attains age 59 1/2 or becomes disabled.

Certificate and IRA Certificate Accounts - Renewal Policy

For all certificate accounts except Jumbo and IRA Jumbo Certificates, your account will automatically renew for another term upon maturity. For all renewable accounts, you have five (5) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Jumbo and IRA Jumbo Certificates, dividends will not be paid after maturity. The dividends can either be transferred to another account of yours at the Credit Union or paid to you by check.

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Checking Accounts											Dividend: 2/1/2012 - 2/29/2012	
	Dividend Rate	Annual Percentage Yield	Calculation Method	Compounding Frequency	Dividends Paid/Period	Frequency of Change	Balance Requirements To Open Account		To Earn Dividends	Closed Accounts	Minimum Average Daily Balance	
No Dividend Checking 77	n/a	n/a	n/a	none	none	none					n/a	
Checking 73			Average Daily	Monthly	Monthly	Monthly	\$100 (Savings 01 Required)	\$0.01	No Dividend		No Minimum Balance Required	
Balance to Earn Dividends \$0 to \$1,000.00	2.96%	3.00%									\$500.00	
\$1,000.01 & above	0.15%	0.15%										
Checking 74, 75, 76	0.15%	0.15%									\$500.00	

Money Market Accounts 79											Effective Date: 8/18/2011	
	Dividend Rate	Annual Percentage Yield	Calculation Method	Compounding Frequency	Dividends Paid/Period	Frequency of Change	Balance Requirement To Open Account		To Earn Dividends	Closed Accounts	Minimum Average Daily Balance	
Balance to Earn Dividends \$0 to \$2,499.99	0.25%	0.25%	Daily	Monthly	Monthly	Daily	\$2,500 (Savings 01 Required)		No Dividend		n/a	
\$2,500.00 to \$9,999.99	0.30%	0.30%										
\$10,000.00 to \$24,999.99	0.30%	0.30%										
\$25,000.00 to \$49,999.99	0.40%	0.40%										
\$50,000 and above	0.40%	0.40%										

IRA Accounts											Anticipated Dividend: 1/1/2012 - 3/31/2012		
	Dividend Rate	Annual Percentage Yield	Calculation Method	Compounding Frequency	Dividends Paid/Period	Frequency of Change	Balance Requirements To Open Account		To Earn Dividends	Closed Accounts			
Savings 81	0.50%	0.50%	Average Daily	Quarterly	Quarterly	Quarterly	\$5 (Savings 01 Required)	\$0.01	No Dividend				
Beneficiary IRA 84	0.50%	0.50%											
Education IRA 87	0.50%	0.50%											
Roth IRA 88	0.50%	0.50%											
Conversion IRA 89	0.50%	0.50%											

Certificate Accounts													Dividend: 2/1/2012 - 2/29/2012					
	6 month		1 year		2 year		3 year		4 year		5 year		Compound Frequency	Min Deposit to Open	Early Withdrawal Penalty		Automatically Renewable	Dividends Pd to Savings
	Rate	Rate/APY	Rate/APY	Rate/APY	Rate/APY	Rate/APY	Rate/APY	Rate/APY	<1 year	>2 years								
Savings Certificate													Monthly	\$500	31 Days	90 Days	5 days grace	Yes
Savings Certificate		0.40%	0.50%	1.00%	1.24%	1.49%								\$5,000	None	None		
IRA Certificate 82		0.40%	0.50%	1.00%	1.25%	1.50%												
Roth Certificate 86																		
6 Month Monthly	0.30%												None	\$1,000	31 Days	90 Days		
Jumbo Certificate 56													Monthly	\$100,000			No	

Type of Rate: Fixed Calculation Method: Daily Dividends Paid/Period: Monthly Closed Account: No Dividend
Additional Deposits: Not Allowed Withdrawal of Principal: Allowed Withdrawal of Dividends: Allowed



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Fee Schedule

REV 11/2011

Account Fees		
Membership Fee (to join Credit Union)	\$10, Non-refundable	
Inactive Share (01)	\$15 per quarter	Fee Charged for one or more years of inactivity over the age of 16 and account balance under \$100
Maintenance / Returned Mail	\$5 per month	Fee Charged if no current address on file or postal service notifies CU of address change through forwarding order
Checking Account (75/76)	\$5 per month	Fee charged if Average Daily Balance falls below \$500. Anyone under age 22 exempt from checking fee
Inactive Checking Account (73/74/75/76/77)	\$10 Per month	Fee Charged for 6 or more months of inactivity, account balance under \$100, and no active Certificate of Deposit or Loan Accounts
Spark Checking (73)	\$10 per month if account requirements are not met. Account requirements per month are: 10 or less checks cleared/presented, Web Account Access, E-Statements, an active VISA Debit Card, and a total direct deposit of \$700 or more. There is a 60-day grace period after the account opening to establish all account criteria.	
Excessive Withdrawal Fee (MMA 79)	\$15 if over 6 withdrawals in a calendar month	
Stop Payment Fee	\$25 per request	
Check Copy	\$3 per item	
Counter Checks	\$0.25 per check / \$1 per page	
Non-sufficient Fee (Check/ACH/Debit/ATM/Bill Pay)	\$30 per item	
Courtesy Pay Fee (Debit/ATM/Bill Pay)	\$30 per item	
Overdraft Privilege Fee (Check/ACH)	\$30 per item	
Overdraft Transfer	\$5 per transfer	
Web Bill Pay	\$10 per month	Fee charged if the service is not used for 60 days or more
Inactive IRA	\$10 per year	Fee charges for any IRA account with an Average Daily Balance of less than \$500 and no transaction activity for two calendar years.

Credit Union Fees		
Account Reconciliation & Account Research	\$25 per hour; minimum charge 1 hour	
Collection Item - Domestic or International	\$25 per item	
Deposit or Payment Item Return	\$10 per item; \$25 per item for member's personal check drawn on another financial institution	
Outgoing Wire Transfer	\$20 per domestic wire / \$40 foreign wire	
Visa Gift Cards	\$3 per card. (See the Gift Card Terms and Conditions disclosure for additional fee details)	
Tax Levy and Garnishment Processing	\$50 per occurrence	
Money Orders	\$2 per money order	
Third Party Payee Checks	\$5 per check	
Statement Copy	\$5 per page	
History Printouts	\$3 per statement cycle	
ATM Transaction	\$2 per transaction if more than 5 withdrawal transactions are made in a calendar month	
ATM or Debit Card / PIN Replacement	\$10 per card / \$5 per PIN change	
Copy of Sales ticket for Debit Card transaction	\$5	
Document Delivery Fee	\$20	Member Request for Overnight Delivery
	\$10	Member Request for Certified Mail
Rush order for Debit Card	\$35	
Check Cashing	\$5 for any Non-Credit Union check cashed with total savings and/or checking balance of \$50 or less \$3 for any Non-Credit Union check cashed with total savings and/or checking balance of \$100 or less	
Coin Machine Deposits (Tucker & Douglasville Offices Only)	No Transaction Fee for Members and 8% Transaction Fee for Non-Members	



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