

SAGELINK CREDIT UNION
ACCOUNT DISCLOSURE
EFFECTIVE January 1, 2016

RATE SCHEDULE FOR VARIABLE RATE ACCOUNTS									
*Discontinued Account Types	Share Savings	Sub / Club Savings	Christmas Savings	Hi Yield Daily	Hi Yield Checking	MoneyLink Checking	Checking	Flex IRA	Escrow Account
Dividends									
Dividend Rate	0.05%	0.05%	0.05%	Rate 0.10% on \$1,000 < \$25,000 APY 0.10% Rate 0.15% on \$25,000 < \$75,000 APY 0.15% Rate 0.20% on \$75,000 and up APY 0.20%	0.10%	N/A	N / A	0.10%	0.05%
Annual Percentage Yield (APY)	0.05%	0.05%	0.05%		0.10%	N/A	N / A	0.10%	0.05%
Dividends Compound	Quarterly	Quarterly	Quarterly	Monthly	Monthly	None	None	Quarterly	Quarterly
Dividends Credited	Quarterly	Quarterly	Quarterly	Monthly	Monthly	None	None	Quarterly	Quarterly
Dividends Period	Quarterly	Quarterly	Quarterly	Monthly	Monthly	None	None	Quarterly	Quarterly
Balance Requirements									
Minimum Opening Balance	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$0.00
Minimum Required Balance	\$5.00	\$5.00	\$5.00	\$5.00	\$0.00	\$0.00	\$0.00	\$5.00	\$0.00
Minimum to Earn Interest	\$50.00	\$50.00	\$50.00	\$1,000.00	\$1,000.00	N/A	N / A	\$250.00	\$100.00
Balance Computation Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	None	None	Daily Balance	Daily Balance
Account Transfer Limitation	No	No	No	Yes	No	No	No	No	No
Account Limitations – Share Savings, Sub Savings, Christmas Savings, Kid Cash, Hi Yield Daily, Hi Yield Checking, and Escrow Account Minimum balance required to obtain the Annual Percentage Yield for the dividend period. See schedule of Fees.									
Account Limitations – Checking and Hi Yield Checking – Check Printing costs vary. See schedule of Fees.									
Account Limitations – Flex IRA - Minimum balance required to obtain the Annual Percentage Yield for the dividend period. Subject to Individual Retirement Account Master Agreement.									
RATE INFORMATION	The Dividend Rate and Annual Percentage Yield on your account are set forth the above. 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 the frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield may change based on the Dividend Period cited above as determined by the Board of Directors.								
NATURE OF DIVIDENDS	Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.								
COMPOUNDING AND CREDITING	Dividends will be compounded and credited as indicated above. The dividend for each account is set forth above. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.								
ACCRUAL OF DIVIDENDS	Dividends will begin to accrue on all deposits (cash and non cash) on the business day you make the deposit to your account.								
BALANCE INFORMATION	The minimum balance required to open each account is set forth above. For accounts using the Daily Balance Method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.								
ACCOUNT LIMITATIONS	The account limitations for each account are set forth above. For an account in which transfer limitations apply, no more than six (6) pre-authorized automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft or debit card to a third party. If you exceed these limitations your account may be subject to a fee or be closed.								
ACCOUNT CLOSING	Accrued dividends will be paid on closed accounts at time of closure.								

SAGELINK CREDIT UNION FEE DISCLOSURE - May 1, 2017			
GENERAL FEES		GENERAL FEES	
ACCOUNT CLOSING FEE – Membership or IRA Plan closed within 90 days of opening	\$10.00	SAFE DEPOSIT RENTAL	Depends on size
ACCOUNT SERVICE FEE- Fee waived if member has maintained a \$300 average balance from the sum of all accounts at the same household during prior month, or had an active loan or VISA during the current or prior year, or has an active checking account as determined by a check clearing or ATM transaction, or if member is under 24 or over 61 years of age.	\$7.00	(3X10) \$25/Year (5X10) \$40/Year (10X10) \$70/Year	
ACH RETURNED ITEM	\$29.00	SAFE DEPOSIT DRILL FEE	\$200.00
ACH STOP PAYMENT FEE	\$29.00	SAFE DEPOSIT REPLACEMENT KEY	\$20.00
BAD ADDRESS FEE – Per Month	\$5.00	STATE LIEN CHILD SUPPORT – 10% of lien (\$60.00 Minimum and \$100 Maximum)	VARIES
BULK COIN – Free for \$50.00 or less - 5% thereafter (Loose or Rolled)	5%	STATEMENT COPY FEE - Per Statement	\$5.00
CARFAX FEE	\$25.00	VERIFICATION FORMS – Loans and Savings	\$10.00
CHECK COPY Cashed / Cleared Checks (Free on Home Banking)	\$5.00	WIRE FEE DOMESTIC – Inside US	\$20.00
COLLECTION ITEM	\$29.00	INCOMING WIRE FEE	\$10.00
COURTESY CHECK CASHING FEE – Check payable to a non member negotiated by a member with the ID of the payee	\$5.00	ATM FEES / DEBIT CARD FEES	
CREDIT UNION CASHIERS CHECK	\$1.00	ATM WITHDRAWAL FEE – Per item	\$1.50
CREDIT UNION CASHIERS CHECK COPY	\$10.00	Free withdrawals at Credit Union ATM's and five free at foreign ATM's	
CREDIT UNION CASHIERS CHECK STOP PAYMENT – restrictions apply	\$29.00	ATM / DEBIT CARD REPLACEMENT/REOPEN FEE	\$10.00
DORMANT ACCOUNT FEE – Accounts with no activity in the previous 12 months	\$5.00	ATM DEPOSIT ADJUSTMENT FEE	\$5.00
GARNISHMENT / LEVY FEE	\$60.00	COPY OF DEBIT MASTERCARD DRAFT	\$10.00
GENERAL COPY / FAX FEE Per Page	\$1.00	FOREIGN TRANSACTION FEE	
GIFT CARD FEE	\$4.00	Transaction outside US in foreign currency	1.00% of Amount
GUARANTEE SIGNATURE SERVICE	\$10.00	Transaction outside US in US currency	0.80% of Amount
LAND CONTRACT COLLECTION FEE - Per Collection	\$25.00	CHECKING ACCOUNT FEES	
LEGAL – ATTORNEY WORK (SUBPONEAS ETC)	\$70.00 + Costs	ACCOUNT RECONCILEMENT/RESEARCH – Minimum \$25.00	\$25.00 / Hour
LIEN PERFECTION – (TITLES AND UCC-1 FILING) ACTUAL COST	Actual Costs	CHECK PRINTING	VARIES
LIEN VERIFICATION	\$25.00	FREEDOMLINK CHECKING	\$20.00/Month
LOAN ADJUSTMENT – Reversal of loan payment (Non Credit Union error)	\$25.00	NON SUFFICIENT FUNDS – Per item returned	\$29.00
LOAN RATE EVALUATION FEE	\$10.00	PAID OVERDRAFT ITEM – Per paid item	\$29.00
LOAN EXTENSION, SKIP A PAYMENT OR MODIFICATION	\$25.00	QUICK CHECKS – Per page	\$4.00
MEMBER TERMINATION FEE – Account balance remains between 0 & \$5 for two calendar months, account will be closed and fee will be equal to balance	Balance of Account	STOP PAYMENT FEE	\$29.00
MORTGAGE SUBORDINATION AGREEMENT	\$100.00	CREDIT CARD FEES	
NEW ACCOUNT NUMBER PROCESSING – Waived if fraud occurred on account	\$25.00	AUTHORIZED USER CARD	\$5.00
NOTARY FEE – Waived for items directly related to CU transactions	\$5.00	COPY OF CREDIT CARD DRAFT	\$25.00
ONLINE BILL PAY Checking Account, eStatements & 1 Bill Paid Per Month	FREE	FOREIGN TRANSACTION FEE	
Monthly service charge without checking OR No eStatements	\$5.00	Transaction outside US in foreign currency	1.00% of Amount
Monthly service charge if at least one bill is NOT paid	\$5.00	Transaction outside US in US currency	0.80% of Amount
PRINTED ACCOUNT HISTORY	\$3.00	IMMEDIATE CREDIT CARD PAYMENT	\$5.00
OVERDRAFT TRANSFER FEE (ACH, ATM, CHECKING, SAVING)	\$3.00	LATE FEE	\$25.00
PAYOFF REQUEST FOR MORTGAGES (THIRD PARTY)	\$20.00	REPLACEMENT / REOPEN FEE	\$10.00
RETURN DEPOSIT ITEM – For each returned deposit item	\$29.00	RUSH ORDER on CREDIT CARD	\$30.00
RETURNED MAIL	\$5.00	NON MEMBER FEES	
RE-OPEN CHARGED OFF ACCT OR CU CLOSED NEGATIVE CHECKING ACCOUNT	\$25.00	ATM WITHDRAWAL SURCHARGE	\$2.00
RESEARCH MISC FEE Minimum \$25.00	\$25.00/Hour	Cards not issued by Credit Union or issued by financial institution not participating in Co-Op Network	
		ON US CHECK CASHING FEE	\$5.00
		ON US REPLACEMENT BY CASHIERS CHECK	\$10.00
		The rates appearing in this Rate and Fee Schedule are accurate and effective for deposit accounts as of the date indicated above.	