

REGULAR SHARE SAVINGS

Rate Information

- The dividend rate paid last quarter on your account was 0.05% with an annual percentage yield of 0.05%.
- Your dividend rate and annual percentage rate may change at any time, at our discretion.

Compounding and Crediting

- Dividends are computed daily on the above rate scale and are credited and compounded to your account quarterly.
- If you close your account before the accrued dividends are credited, the dividend will not be paid.

Minimum Balance Requirements

- You must deposit a minimum of \$5 to open this account.
- You must maintain an average daily balance of \$100 in the account to earn dividends.

Fees

- Fees may be charged on your account. See OTHER FEES section of this schedule

Transaction Limitations

- You may make 12 teller-initiated withdrawals per month on this account. After 12, there is a \$1.00 per withdrawal fee. You may utilize this share account through home branching or audio teller without limitations.
- You may have an ATM card with this account
- See OTHER FEES section of this schedule for ATM fees that may apply

GO GREEN CHECKING ACCOUNTS

Rate Information

- The dividend rate for your account is 0.025% with an annual percentage yield of 0.025% for balances up to \$1,000.00;
- Your dividend rate and annual percentage rate may change at any time, at our discretion.

Compounding and Crediting

- Dividends are computed daily on the above rate scale and are credited and compounded to your account monthly.
- If you close your account before the accrued dividends are credited, the dividend will not be paid.

Minimum Balance Requirements

- You must deposit a minimum of \$25 to open this account.

Account Details

- You must have some form of monthly payroll deduction or direct deposit to be eligible for this account
- You must sign up for e-statements with this account.
- You may be eligible for EZ Home Bill Pay, and/or the MoneyMaster™ Debit Card with this account
- You may make unlimited ATM transactions on this account. Surcharges from NON BEACON-OWNED ATMs may apply. The limitations are outlined in the OTHER FEES section of this schedule.
- You must pass TELECHECK authorization to be eligible for this account
- Other fees may be charged on your account. See OTHER FEES section of this schedule

CLASSIC SHARE DRAFT ACCOUNTS

Minimum Balance Requirements

- You must deposit a minimum of \$25 to open this account.

Fees

- Fees may be charged on your account. See OTHER FEES section of this schedule.

Transaction Limitations

- You may write unlimited sharedrafts on this account.
- You may make unlimited ATM transactions on this account. Surcharges from NON BEACON-OWNED ATMs may apply. The limitations are outlined in the OTHER FEES section of this schedule.

Other Information

- You may be eligible for EZ Home Bill Pay, and/or the Mastercard™ Debit Card with this account.
- You must pass TELECHECK authorization to be eligible for this account

NOTE: For members over 65, we offer the **CLASSIC GOLD SHARE DRAFT ACCOUNT**. It has all the features of the Classic Share Draft Account plus: free money orders and free checks (our basic checks). Direct deposit is required for the Classic Gold Share Draft Account.

SECOND CHANCE SHARE DRAFT ACCOUNT

Minimum Balance Requirements

- You must deposit a minimum of \$25 to open this account.
- You may be eligible for EZ Home Bill Pay, and/or the Mastercard™ Debit Card with this account
- Debit card/ATM/checks will be ordered after direct deposit starts

Fees

- A fee of \$10 will be charged to start this account.
- A monthly maintenance fee of \$10 will be charged to the account each month.
- Other fees may be charged on your account. See OTHER FEES section of this schedule

Transaction Limitations

- You must have a net pay direct deposit to be eligible for this account.
- You may write unlimited share drafts on your account each month.
- A member can move from second chance checking to classic checking after 6 months of no adverse checking account history (i.e. no NSF's). Any negative activity will result in account closure or extension of monthly fee.
- You may make unlimited ATM transactions on this account. Surcharges from NON BEACON-OWNED ATMs may apply. The limitations are outlined in the OTHER FEES section of this schedule.
- BCCU may terminate your account at any time the credit union deems itself to be insecure.

COLLEGIATE SHARE DRAFT ACCOUNT

Minimum Balance Requirements

- You must deposit a minimum of \$25 to open this account.

Perks and Fees

- This account will allow three (3) NSF or overdrawn fees to be forgiven per calendar year.
- Other fees may be charged on your account. See OTHER FEES section of this schedule.

Transaction Limitations

- You must be a full time college student between the ages of 18 and 23 (Verification required).
- You must pass TELECHECK authorization to be eligible for this account
- You may write unlimited sharedrafts on this account.
- You may make unlimited ATM transactions on this account. Surcharges from NON BEACON-OWNED ATMs may apply. The limitations are outlined in the OTHER FEES section of this schedule.

MONEY MARKET ACCOUNT

Rate Information

- The dividend rate for your account is .10% with an annual percentage yield of .10% for balances from \$2,500.00 to \$10,000.00;
- The dividend rate for your account is .20% with an annual percentage yield of .20% for balances from \$10,000.01 to \$25,000.00;
- The dividend rate for your account is .30% with an annual percentage yield of .30% for balances of \$25,000.01 to \$50,000.00
- The dividend rate for your account is .40% with an annual percentage yield of .40% for balances of over \$50,000.00
- Your dividend rate and annual percentage rate may change at any time, at our discretion.

Compounding and Crediting

- Dividends are computed daily on the above rate scale and are credited and compounded to your account monthly.
- If you close your account before the accrued dividends are credited, the dividend will not be paid.

Minimum Balance Requirements

- You must deposit a minimum of \$2500.00 to open this account.
- You must maintain an average daily balance in the account based on the above schedule to earn dividends.

Fees

- There is no monthly maintenance fee charged to this account.
- If the transaction limitations below are exceeded, then \$2.00 per transaction will be charged with a maximum charge of \$10.00 in any one month.
- Other fees may be charged on your account. See OTHER FEES section of this schedule.

Transaction Limitations

- You may clear a maximum of 3 share drafts per month on your account. You may make a maximum of 3 other withdrawals per month on your account.

BUSINESS SHARE DRAFT ACCOUNT

- The business checking account is a classic checking account. Please refer to the CLASSIC SHARE DRAFT ACCOUNT section of this disclosure for details.

Minimum Balance Requirements

- You must maintain an average daily balance of \$100 in the business savings account.

- Must have prime regular share account

CHRISTMAS SAVINGS

Rate Information

- The dividend rate for your account is 0.10% with an annual percentage yield of 0.10%.
- Your dividend rate and annual percentage rate may change at any time, at our discretion.

Compounding and Crediting

- Dividends are computed daily on the above rate scale and are credited and compounded to your account quarterly.
- If you close your account before the accrued dividends are credited, the dividend will not be paid.

Minimum Balance Requirements

- You must deposit a minimum of \$5 to open this account.
- You must maintain an average daily balance of \$100 in the account to earn dividends.

Fees

- A \$5 fee will be assessed if the transaction limitation is exceeded.
- Other fees may be charged on your account. See OTHER FEES section of this schedule.

Transaction Limitations

- Between January 1 and September 30, if a withdrawal is made from the account then: a \$5 fee will be imposed; the entire balance on the date of the request must be taken; and a new account may not be opened until the following October 1.
- Between October 1 and December 31, you may withdraw an amount up to the balance of the account as of September 30.

SPECIAL SAVINGS, including Vacation, Insurance, Escrow or Special Accounts.

Rate Information

- The dividend rate paid last quarter on your account was 0.10% with an annual percentage yield of 0.10%.
- Your dividend rate and annual percentage rate may change at any time, at our discretion.

Compounding and Crediting

- Dividends are computed daily on the above rate scale and are credited and compounded to your account quarterly.
- If you close your account before the accrued dividends are credited, the dividend will not be paid.

Minimum Balance Requirements

- You must deposit a minimum of \$5 to open this account.
- You must maintain an average daily balance of \$100 in the account to earn dividends.

Fees

- A \$5 fee will be assessed if the transaction limitation is exceeded.
- Other fees may be charged on your account. See OTHER FEES section of this schedule.

Transaction Limitations

- For Vacation Accounts, a member may make only 3 withdrawals any calendar year. On the fourth withdrawal in the calendar year then: a \$5 fee will be imposed; the entire balance on the date of the request must be taken; and a new account may not be opened for 12 months.
- For all other Special accounts, you may make 12 teller-initiated withdrawals per year on this account. After 12, there is a \$3.00 per withdrawal fee. You may utilize this share account through home branching or audio teller without limitations.

IRA SAVINGS ACCOUNT (Traditional, Roth or Education)

Rate Information

- The dividend rate paid last quarter on your account was 0.35% with an annual percentage yield of 0.35%.
- Your dividend rate and annual percentage rate may change at any time, at our discretion.

Compounding and Crediting

- Dividends are computed daily on the above rate scale and are credited and compounded to your account quarterly.
- If you close your account before the accrued dividends are credited, the dividend will not be paid.

Minimum Balance Requirements

- You must deposit a minimum of \$5 to open this account.
- You must maintain an average daily balance of \$100 in the account to earn dividends.

Fees

- Other fees may be charged on your account. See OTHER FEES section of this schedule.

Transaction Limitations

- The transaction limitations on IRA accounts are governed by separate regulation and will be supplied to you upon specific request for IRA information.

CERTIFICATES. Regular or IRA certificates shall be issued as follows:

Rate Information

- **6 MONTHS.** The dividend rate for your account is .40% with an annual percentage yield of .40%.
- **1 YEAR.** The dividend rate for your account is .50% with an annual percentage yield of .50%.
- **18 MONTH.** The dividend rate for your account is .55% with an annual percentage yield of .55%.
- **24 MONTH.** The dividend rate for your account is .60% with an annual percentage yield of .60%.
- **36 MONTH.** The dividend rate for your account is .70% with an annual percentage yield of .70%.
- **48 MONTH.** The dividend rate for your account is .80% with an annual percentage yield of .80%.
- **60 MONTH.** The dividend rate for your account is .90% with an annual percentage yield of .90%

Compounding and Crediting

- Dividends are computed daily on the above rate scale and are credited and compounded to your account quarterly and at maturity.
- If you close your account before the accrued dividends are credited, the dividend will be paid based on the penalty clause below.

Minimum Balance Requirements

- You must deposit a minimum of \$500 to open this account.
- You must maintain the above stated minimum daily balance to maintain the account.

Fees

- Fees may be charged on your account. See OTHER FEES section of this schedule.

Transaction Limitations

- After the account is opened, you may not make deposits into the account until the maturity date stated on the certificate.

STOW AWAY CERTIFICATE

- **1 YEAR.** The dividend rate for this account is the same as the 12 month regular certificate rate and yield.
- You must deposit a minimum of \$200 to open this account.
- After the account is opened, you may make deposits into the account at any time. The additional deposit must be \$25.00 or more. This will not affect the maturity date or the given annual percentage yield.
- The Stow Away Certificate is subject to penalty for early withdrawal.

Early withdrawal penalties on all Certificates

- We may impose a penalty if you withdraw any funds other than dividends before the maturity date.
- If the withdrawal will lower the balance of the certificate lower than the minimum stated on the certificate, then the certificate will be canceled. Any funds withdrawn before maturity will receive the dividend rate last declared on Regular Share Savings from the date of issuance or renewal until the date of withdrawal.
- On certificates of one year or less maturity, the penalty will equal 3 months' dividends on the deposit; on certificates of greater than one year maturity, the penalty will equal 6 months' dividends on the deposit.
- In certain cases specified in federal regulations, penalties shall not apply, including certain IRA withdrawals as set by law.

Renewal policies on all Certificates

- Your share certificate will automatically renew at maturity. There is a 10 day grace period after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

THE FOLLOWING DISCLOSURES APPLY TO ALL OF THE ACCOUNTS.

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.

- The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Balance Computation Method

- We use the average daily balance method to calculate dividends on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

Accrual of Dividends

- Dividends will begin to accrue on the business day you deposit non-cash items (i.e., checks) to your account

VISA* CARD SERVICES

Visa* Platinum Credit Card Rate as low as 8.99% APY**

*Visa is a registered trademark of Visa International
**APR=Annual Percentage Rate

ATM SERVICES FEES

Initial Card	Free
NSF/Overdrawn ATM Withdrawal	\$34.00
Replacement Card	\$10.00
ATM deposits without envelope	\$20.00

Savings Account only

6 ATM Withdrawals Free per month
\$1.00 per item thereafter** (excluding deposits)

OTHER FEES

Skip-A-Pay fee (per loan)	\$20.00
Paper statement fee	\$ 1.00

SAVINGS SERVICES

Certified Checks/Official Checks-Members	\$ 5.00
Certified Checks/Official Checks-Non-Members	\$10.00
Money Orders	\$ 2.00

Visa Gift Cards	\$3.00
Cash or Deposit Non-Member item	\$10.00
Return Deposit Item from Shared Branch	\$34.00
Return Deposit Item (2 party)	\$15.00
Return Deposit Item (1 party)	\$34.00
Judicial Attachment (Garnishment)	\$34.00
Notary Public	Free
Balancing Assist./Research Acct. (hourly-min 1hr)	\$15.00
Document Copy	\$4.00
Wire Transfer Out fee	\$20.00
Wire Transfer In fee	\$10.00
Dormant Account	\$7.00 per mo./\$21.00 per quarter
USPS Return Mail Fee	up to \$10.00 maximum ea.
Reopen Account	\$10.00
Early Close Penalty***	\$5.00
Check Cashing fee shares only <\$100	\$3.00 ea.
Shared Branch excessive mo. withdrawals	\$3.00 per aft 5

SHARE DRAFT SERVICES

Bill Pay	Free
NSF DRAFT, NSF ACH item, or NSF Bill Pay	\$34.00
Courtesy Pay fee (if applicable)	\$34.00
Stop Payment if Item Would Not Cause NSF	\$15.00
Stop Payment If Item Would Cause NSF	\$34.00
Copies of Drafts	\$4.00
Starter/Temporary Checks	\$3.00

Members can view/print drafts for free for 90 days after they clear using home branch at www.beaconccu.org

Overdraft Transfer (per item) \$5.00

Negative Balance fee up to \$34.00 per day

Money Market Checking.....Up to 6 withdrawals per month.

Of which three may be made by check.After 6 transactions \$2.00 per transaction fee with a minimum fee of \$10.00.

All Sharedraft Accounts Free ATM Withdrawals

You may use your Beacon CCU ATM card or Mastercard Debit Card in ATMs that belong in the Alliance One Network, MoneyPass Network,or US Bank ATMs without obtaining a surcharge when you withdrawal funds at their ATM terminal. Fifth Third ATM's will incur a \$.50 per use fee.

Other Non-Beacon CCU owned ATMs may charge a surcharge fee for an ATM withdrawal at their terminal.

MasterCard DEBIT CARD SERVICES

Initial Card	Free
NSF/Overdrawn Transaction (per item)	\$34.00
Overdraft Transfer (per item)	\$5.00
Sales Draft Copy (per item)	\$4.00
Replacement Card	\$10.00

Stop payment of Mastercard™ transactions are prohibited.

**** Monthly Fees, if applicable, will be charged on the last business day of the month**

***Early close penalty for new accounts closed within 30 days.



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TRUTH-IN-SAVINGS

RATE & FEE SCHEDULE

Last Updated 12/15/2020

The rates, fees, and charges applicable to your accounts with the Credit Union are set forth below. The Credit Union reserves the right to change the terms and conditions of these accounts from time to time without notice to you unless provided by law.