

Century Credit Union Rate & Service Fee Schedule

Effective Date: 04/01/2024

This Rate and Fee schedule sets forth certain conditions, rates, fees and charges applicable to your deposit account at Century Credit Union. We may offer other rates and fees or amend these rates and fees contained in this schedule from time to time. For current rate information, call 314.544.1818.

Account Type	Par Value	Minimum Opening Balance	Dividend Credited and Compounded	Dividend Calculation Method	Dividend Rate	Annual Percentage Yield	Minimum Average Daily Balance Requirement	Transaction Limitations
▣ Regular Savings	\$25.00	\$25.00	Quarterly	Average Daily Balance	0.250%	0.250%	\$100.00	See Excessive Withdrawal Disclosure
▣ Boost Teen Savings	\$25.00	\$25.00	Quarterly	Average Daily Balance	0.500%	0.501%	\$100.00	
▣ Dollar Den Kids Club		\$1.00	Quarterly	Average Daily Balance	9.650%	10.00%	\$1.00-\$1,000.00	None
				Average Daily Balance	0.250%	0.250%	\$1,000.01	None
▣ Special Savings/Vacation Club		\$1.00	Quarterly	Average Daily Balance	0.250%	0.250%	\$100.00	None
▣ IRA Savings		\$1.00	Quarterly	Average Daily Balance	0.750%	0.752%	\$100.00	None
▣ Checking		\$1.00	Quarterly	Average Daily Balance	0.050%	0.050%	\$1,000.00	None
▣ Prime Money Market (PMM)		\$10,000	Monthly	Average Daily Balance	4.500%	4.577%	\$10,000.00-\$500,000	6-withdrawal limit per month
			Monthly	Average Daily Balance	0.500%	0.501%	\$500,000.01+	
▣ Prime Money Market Non-Qualifying		\$10,000	Monthly	Average Daily Balance	0.250%	0.250%	\$10,000	
▣ Christmas Club		\$1.00	Quarterly	Average Daily Balance	5.000%	5.095%	\$100.00-\$1,000.00	Withdrawals prior to Oct. 1 incur \$2 charge
		\$1.00	Quarterly	Average Daily Balance	0.250%	0.250%	\$1,000.01+	
▣ Smart Savers (SS) Money Market		\$2,500	Monthly	Average Daily Balance	1.600%	1.610%	\$2,500-\$9,999.99	2-withdrawal limit per mo./\$250 min.
					1.700%	1.711%	\$10,000-\$24,999.99	
					1.850%	1.863%	\$25,000-\$49,999.99	
					1.950%	1.964%	\$50,000-\$74,999.99	
					2.000%	2.015%	\$75,000-\$99,999.99	
					2.150%	0.000%	\$100,000.00+	

Deposit Account Disclosure & Limitations

Par Value:

The par value of a regular share in this credit union is \$25.00, and one share must always remain in the account to remain a member and use other products and services at the credit union.

Dividend Rate Information:

The dividend rate and annual percentage yield (APY) for all accounts except the SS & PMM may change quarterly at the discretion of the Board of Directors of the credit union. The dividend rate and APY on the SS & PMM Account may change monthly at the discretion of the Board of Directors. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The dividend rate and Annual Percentage Yield are the prospective rates and yield based on last period declared dividend.

Compounding & Credit:

Dividends will be compounded as disclosed above and credited on the last day in the dividend period. The dividend period for all accounts except SS & PMM is quarterly beginning on the first calendar day of the quarter and ending on the last calendar day of the quarter. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. The dividend declaration date for all accounts except SS & PMM follows the ending date of a dividend period. The dividend rate for the SS & PMM Account will be determined in the preceding month. Your withdrawal of funds may affect your APY.

Accrual of Dividends & Interest:

Dividends and Interest will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

Available Balance:

This is defined as your balance less any transactions that are approved but may not have settled.

Balance Information:

The minimum balance requirement to open each account is disclosed above. Dividends are computed by applying a periodic rate to the average balance in the account for the period. Average Daily Balance Method is calculated by adding the balance in the account for each day of the period and dividing the sum by the number of days in the period. You must maintain the balance disclosed in the "Average Daily Balance Requirement" section to obtain the disclosed APY.

Excessive Withdrawal:

Six (6) cash or check withdrawals are allowed per quarter from regular savings. A \$2.00 fee will be assessed for each withdrawal over this limit. Withdrawals from the Smart Savers Account are limited to two (2) cash or check withdrawals per month. A \$5.00 fee will be assessed for each withdrawal over the limit. There are no limits on withdrawals from checking-accounts.

Transaction Limitations:

In a month you may not make more than six (6) withdrawals or transfers to another account or to third parties by preauthorized or automatic transfer, or telephone transfer. No more than (3) of the six (6) transfers may be made by check, draft or debit card. If you exceed these transfer limitations, your account may be subject to a fee or closure.

Service Fees

The rates and fees appearing in this brochure are accurate as of the effective date indicated on the inside panel.
If you have any questions or need current rate information, please contact the credit union at (314) 544-1818 or 1-800-880-0640.

Checking Account:

Overdraft Transfer.....	\$2.00	per presentment
Overdraft Protection Fee*.....	\$25.00	per presentment
*Fee occurs with overdrafts by checks, in-person withdrawals, ATM withdrawals or by other electronic means as applicable.		
Return Fee (NSF).....	\$25.00	per presentment
Single Stop Payment (check/ACH).....	\$15.00	per stop
Block Stop.....	\$20.00	per block
Release Stop (ACH).....	\$15.00	per stop
Check Copy (1 free).....	\$2.00	per copy
Temporary Checks.....	\$1.00	pack of 4
Check Cost		
Basic checks (2 sets of 150).....	Free	
Other styles.....	Varies	
Basic Checking Monthly Fee^.....	\$5.00	per month
^Basic checking monthly fee waivable with a monthly direct deposit of \$250 or greater		

Smart Savers Account:

Return Fee (NSF).....	\$25.00	per presentment
Withdrawal after 2 per month.....	\$5.00	per item
Check Cost (pack of 8).....	Free	

Prime Money Market Account:

Return Fee (NSF).....	\$25.00	per presentment
Withdrawal after 6 per month.....	\$2.00	per item

ATM/Check Card/VISA:

Initial Card/PIN.....	Free	
Replace Lost Card/PIN.....	\$5.00	each
Merchant Block/Replace Card/PIN.....	\$15.00	each
Century-Owned/CO-OP Network Trans... Free		
CO-OP Network deposits.....	Free	
Point-of-Sale (VISA, STAR).....	Free	
Foreign ATM (Cirrus/STAR Networks)...	\$1.00	per trans/inquiry
International Exchange Fee (ATM/Debit/Credit)		
Conversion.....	1.00%	of transaction
Use.....	0.08%	of transaction

Other Services:

Outgoing Wire – Domestic.....	\$20.00	per item
Outgoing Wire – International.....	\$65.00	+ charges
Western Union Wire – Domestic.....	\$40.00	per item
Western Union Wire – Internat'l.....	\$65.00	+ charges
Wire Sent Confirmation.....	\$5.00	per item
Wire Confirmation.....	\$10.00	per item
Cashier's Checks.....	\$2.00	per item
Counter Checks (first is free).....	\$1.00	per item
Stop-Payment of Counter Checks.....	\$5.00	per item
Money Orders.....	\$1.00	per item

Travelers' Cards:

Advantage 55 Members.....	Free	
With Checking.....	\$2.00	per item
Without Checking.....	\$5.00	per item

Service Fees (continued)

Reload Card.....	\$2.00	per item
Withdrawal by Mail (less than \$50).....	\$1.00	per request
Withdrawal by Priority Mail (Over \$1000).....	\$5.00	per request
Early Christmas Acct. Withdrawal.....	\$2.00	per item
Early Christmas Acct. Close.....	\$15.00	per acct.
Account Reconciliation.....	\$10.00	per hour
Statement Copy.....	\$3.00	per month
Return Deposit Check.....	\$10.00	per item
Return Deposit Check (same party).....	\$20.00	per item
Check-Cashing (no checking acct.).....	\$3.00	per item
Foreign Check Collection.....	\$25.00	per item + fees
Closed Account within 90 days.....	\$15.00	per acct.
Inactive Account/Unlocatable.....	\$25.00	per year
Garnishment Tax Levies.....	\$35.00	per item
Excessive Withdrawals (Over 6 per quarter).....	\$2.00	per item
Commercial Acct. Check Deposits (over 5).....	\$0.10	per check
Mortgage/Equity Payoffs.....	\$25.00	per item
Subordination.....	\$100.00	per item
Returned Statement Fee.....	\$2.00	per month
Coin Machine:		
Member with Checking, Kids, & Teen Accounts.....	Free	
Members without Checking.....	10%	of coin deposited
Fax Machine:		
local faxes.....	5 Free, then \$1.00	per page
non-local faxes.....	\$1.00	per page

Truth-in-Savings Rate & Fee Schedule



CENTURY
CREDIT UNION
centurycu.org

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