

# Century Credit Union Rate & Service Fee Schedule

## Effective Date: January, 2018

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 or (800) 880-0640.

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 & Teen Shares	\$25.00	\$25.00	Quarterly	Average Daily Balance	0.25%	0.25%	\$100.00	See Excessive Withdrawal Disclosure
□ Centipede Kids' Club		\$1.00	Quarterly	Average Daily Balance	5.00%	5.09%	Kid Club Balance: \$1.00-\$1000.00	None
				Average Daily Balance	0.25%	0.25%	Kids Club Balance over \$1,000.00	None
□ Special Savings/Vacation Club		\$1.00	Quarterly	Average Daily Balance	0.25%	0.25%	\$100.00	None
□ IRA Savings		\$1.00	Quarterly	Average Daily Balance	0.75%	0.75%	\$100.00	None
□ Checking		\$1.00	Quarterly	Average Daily Balance	0.10%	0.10%	\$1,000.00	None
□ Christmas Club		\$1.00	Quarterly	Average Daily Balance	5.00%	5.09%	\$1.00-\$1000.00	Withdrawals prior to Oct. 1 incur \$2 charge
		\$1.00	Quarterly	Average Daily Balance	0.25%	0.25%	Over \$1000.00	Two-withdrawal limit per mo./\$250 min.
□ Smart Savers		\$2,500.00	Monthly	Average Daily Balance	See below	See below	See below	
					_____	_____	\$2,500-\$9,999.99	
					_____	_____	\$10,000-\$24,999.99	
					_____	_____	\$25,000-\$49,999.99	
					_____	_____	\$50,000-\$99,999.99	
					_____	_____	\$100,000.00 and above	

Effective Date for Smart Savers Dividend Rates: \_\_\_\_\_

## 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.

### Dividend Rate Information:

The dividend rate and annual percentage yield (APY) for all accounts except the Smart Savers Account may change quarterly at the discretion of the Board of Directors of the credit union. The dividend rate and APY on the Smart Savers 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 Smart Savers 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 Smart Savers follows the ending date of a dividend period. The dividend declaration date for the Smart Savers Account will be the third Friday of each 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.

### 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 shares (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 share draft (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 item
Overdraft Protection Fee*.....	\$25.00	per item
<i>*Fee occurs with overdrafts by checks, in-person withdrawals, ATM withdrawals or by other electronic means as applicable.</i>		
Return Fee (NSF).....	\$25.00	per item
Single Stop Payment (check/ACH).....	\$15.00	per stop
Block Stop.....	\$20.00	per block
Check Copy (1 free).....	\$2.00	per copy
Temporary Checks.....	\$2.50	pack of 10
Check Cost		
Basic checks (2 sets of 120).....	Free	
Other styles.....	Varies	

**Smart Savers Account:**

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

**ATM/Check Card/VISA:**

Initial Card/PIN.....	Free
Replace Card/PIN.....	\$5.00 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
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
Mobile Deposit.....	\$1.00	per check
Travelers' Cards:		
Advantage 55 Members.....	Free	
With Checking.....	\$2.00	per item
Without Checking.....	\$5.00	per item
Reload Card.....	\$2.00	per item
Withdrawal by Mail (less than \$50).....	\$1.00	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

**Service Fees (continued)**

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
Notary Service (non-member).....	\$2.00	per page
Closed Account within 90 days or mandatory closing.....	\$15.00	per acct.
Inactive Account/Unlocatable (after 5 years)....	\$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
Carfax:		
with a Century loan.....	Free	
without a Century loan.....	\$10.00	per item
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

**Funds Availability Policy**

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, we will use the funds to pay checks that you have written. Net Pay and payroll deductions will be available to you on the business day that we receive your deposit. Automated Clearing House (ACH) deposits may be made available to you on the same business day that we receive your deposit.

**Office Hours:**

Monday – Thursday.....	9:00 a.m. – 5:30 p.m.
Friday.....	9:00 a.m. – 6:00 p.m.
Saturday.....	9:00 a.m. – 12:00 p.m.

**Longer Delays May Apply:**

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a deposited check will not be paid
- Checks are deposited totaling more than \$5,000
- You redeposit a check that has been returned unpaid
- You have overdrawn your account in the last 6 months
- There is an emergency, such as computer failure
- Insurance and "Payable Through" drafts
- Deposits made to open new accounts

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the ninth business day after the day of your deposit.

**Deposits at Automated Teller Machines:**

Funds from any deposits (cash or checks) made at Automated Teller Machines (ATMs) that we do not own or operate will not be available until the second business day after the day of your deposit.

**Truth-in-Savings  
Rate & Fee Schedule**



**CENTURY**  
CREDIT UNION  
[centurycu.org](http://centurycu.org)

**Lemay Branch**

1540 Lemay Ferry Rd. · St. Louis, MO 63125  
(314) 544-1818 · Fax: (314) 544-2004  
1-800-595-8587

**Arnold Branch**

3920 Jeffco Blvd. · Arnold, MO 63010  
(636) 464-5037 · Fax: (636) 464-5039  
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