

For questions or inquiries, contact:



Auburn University Credit Union
P.O. Box 1610
Auburn, AL 36831-1610
Phone: 334-844-4120 / 888-899-2112
Fax: 334-844-4162
www.myaucu.org

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 11/24/2021

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee
Regular Share Savings	0.25%	0.25%	Variable	Quarterly	Quarterly	\$5.00	None
Basic Checking	0.00%	0.00%	N/A	N/A	N/A	None	None
Premium Checking	0.25%	0.25%	Variable	Monthly	Monthly	None	\$500.00
IRA Share Account	0.25%	0.25%	Variable	Quarterly	Quarterly	None	None

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) is a variable rate and may change monthly or quarterly, as indicated above, as determined by our Board of Directors. There are no limitations on the amount the rate can change. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Daily Balance Method* to calculate dividends on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. TRANSACTION LIMITATIONS. For all accounts except share draft/checking accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.

7. WRITTEN NOTICE OF WITHDRAWAL. The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 11/24/2021

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Share Certificate									
90 Days	0.15%	0.15%	Fixed	At Maturity	At Maturity	\$2,500.00	Not Allowed	All Accrued Dividends	Automatic with 7 day grace period
180 Days	0.25%	0.25%						All Accrued Dividends	
365 Days	0.30%	0.30%						All Accrued Dividends	
12 – 17 Months	0.30%	0.30%	Fixed	Quarterly	Quarterly	\$2,500.00	Not Allowed	90 Days Dividends	Automatic with 7 day grace period
18 – 23 Months	0.40%	0.40%						180 Days Dividends	
24 – 29 Months	0.45%	0.45%						180 Days Dividends	
30 – 35 Months	0.45%	0.45%						180 Days Dividends	
36 – 41 Months	0.55%	0.55%						180 Days Dividends	
42 – 47 Months	0.55%	0.55%						180 Days Dividends	
48 – 53 Months	0.65%	0.65%						180 Days Dividends	
54 – 60 Months	0.07%	0.08%						180 Days Dividends	
IRA Share Certificate									
12 – 17 Months	0.30%	0.30%	Fixed	Quarterly	Quarterly	\$500.00	Not Allowed	180 Days Dividends	Automatic with 7 day grace period
18 – 23 Months	0.40%	0.40%						180 Days Dividends	
24 - 29 Months	0.45%	0.45%						180 Days Dividends	
30 – 35 Months	0.45%	0.45%						180 Days Dividends	
36 – 41 Months	0.55%	0.55%						180 Days Dividends	
42 – 47 Months	0.55%	0.55%						180 Days Dividends	
48 – 53 Months	0.65%	0.65%						180 Days Dividends	
54 – 60 Months	0.75%	0.75%						180 Days Dividends	

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. There are no limitations on the amount the rate can change. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The "Quarter" begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Daily Balance Method* to calculate dividends on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____ :

FEE SCHEDULE

Savings, Checking, ACH, and EFT Fees

Minimum Balance Fee (Premium Checking)	\$5.00 per month (if below minimum daily balance)
NSF Fee	\$25.00 per item
Returned Item (from another institution)	\$6.00 per item
Overdraft Transfer Fee	\$5.00 per item (moved in \$50.00 increments)
Courtesy Pay Fee	\$25.00 per item
Stop Payment Fee	\$25.00 per item
Check Copy Fee	\$1.00 per item
Statement Copy Fee	\$2.00 per item
Counter Checks	\$1.00/4 checks
Replacement Card Fee	\$10.00 per card

Safe Deposit Box Fees

3" x 10"	\$35.00 per year
5" x 10"	\$45.00 per year
10" x 10"	\$75.00 per year
Drill Fee: third-party service providers fees apply	\$175.00
New Lock with Keys	\$125.00

Share Value

Par Value of One Share	\$5.00
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Other Service Fees

Wire Transfer Fee (Outgoing) - Domestic	\$12.00 per wire
Wire Transfer Fee (Outgoing) - International	\$40.00 per wire
Collection/Special Handling Fee	Varies per item
Cashier's, Certified, or Official Check (in excess of 3 daily)	\$2.00 per item
Returned Mail/Address Search Fee	\$2.00 per month
Record Searches/Research	\$10.00 per hour
Inactivity/Dormancy Fee (no member-initiated activity for 24 mos)	\$10.00 per month
Wire Return Fee (Domestic)	\$5.00
Wire Return Fee (International)	\$25.00

