

Consumer Rate and Fee Disclosures



One Bailey Avenue • PO Box 67
Montpelier, VT 05601-0067
PH: 802 371-5162 • TF: 800 371-5162
www.vsecu.com

This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking and certificate accounts at VSECU at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement.

Rates for Savings, Checking and Certificate Accounts

Effective Date: 10/12/2018

Account Type	Dividend/ Interest Rate (%)	Annual Percentage Yield (APY) (%)	Minimum Opening Balance	Minimum Daily Balance to Earn APY	Minimum Daily Balance to Avoid Service Fee	Below Minimum Daily Balance Fee	Dividends/ Interest Compounded & Credited
Share Savings							
Premium Tier: \$0.00 - \$1,000.00	1.00	1.00					
Base Tier: \$1,000.01 - \$10,000.00	.10	1.00 to .19 ¹	\$25	None	None	N/A	Monthly
Tier 3: \$10,000.01 - \$25,000.00	.10	.19 to .14 ¹					
Tier 4: \$25,000.01 - \$50,000.00	.15	.14					
Tier 5: \$50,000.01 and over	.20	.14 to .19 ¹					
Special Savings							
Base Tier: \$0.00 - \$1,000.00	.10	.10					
Base Tier: \$1,000.01 - \$10,000.00	.10	.10	\$5	None	None	N/A	Monthly
Base Tier 3: \$10,000.01 - \$25,000.00	.10	.10					
Base Tier 4: \$25,000.01 - \$50,000.00	.15	.10 to .13 ¹					
Base Tier 5: \$50,000.01 and over	.20	.13 to .19 ¹					
VGreen Money Market Savings							
Tier 1: \$1,000.00 - \$4,999.99	.50	.50					
Tier 2: \$5,000.00 - \$9,999.99	.55	.55					
Tier 3: \$10,000.00 - \$24,999.99	.65	.65	\$1,000	\$1,000	\$1,000	\$5/Month	Monthly
Tier 4: \$25,000.00 - \$49,999.99	.70	.70					
Tier 5: \$50,000.00 - \$249,999.99	.99	1.00					
Tier 6: \$250,000.00 - \$999,999.99	1.49	1.50					
Tier 7: \$1,000,000.00 and over	1.98	2.00					
Individual Retirement Account (IRA) Savings	.10	.10	\$25	None	None	N/A	Monthly
Checking	.10	.10	\$25	None	None	N/A	Monthly
Certificates							
1 Year	1.54	1.55					
18 Month	.90	.90					
2 Year	.95	.95	\$500	\$500	N/A	N/A	Monthly
3 Year	1.04	1.05					
4 Year	1.14	1.15					
5 Year	1.24	1.25					
IRA Certificates							
1 Year	1.54	1.55					
2 Year	.95	.95	\$500	\$500	N/A	N/A	Monthly
3 Year	1.04	1.05					
4 Year	1.14	1.15					
5 Year	1.24	1.25					

¹ APY is blended and varies depending on the balance in the account. For disclosure purposes, we used a maximum balance up to \$250,000. If you have a balance greater than \$250,000 in the account, the APY for Tier 5 may be higher based on the balance in the account.

Rates/APYs listed for special savings, VGreen money market, checking and certificate accounts apply to any special savings, VGreen money market, checking or certificate products regardless of type of account (i.e., fiduciary, rep payee, trust, POA, etc.).

Rates and yields may change after account opening. Fees could reduce earnings. Early withdrawal penalties apply to certificates.

Fee Schedule

Fees listed below may be reduced or waived based on your level of member participation. Refer to the Member Rewards section below for more information on how Member Rewards can benefit you.

Abandoned Property/Escheatment Processing.....	\$25 per membership
Account-to-Account (A2A) Failed Transactions	\$25 each
A2A Outbound Transfers	\$3 each
Account Reconciliation/Research	\$25 per hour
Bill Pay Same Day Electronic Payment	\$9.95 per transaction
Bill Pay Overnight Check Payment	\$14.95 per transaction
Card Replacement (ATM or Debit).....	\$10 Standard/\$40 Expedited
Check Order Prices.....	Varies by style
Closed Membership	\$20 if closed within 90 days
Excessive Transactions (for VGreen Money Market Accounts)	\$10 each
Excessive Transactions (for Savings Accounts)	\$5 each
Failed ACH Payment	\$20 each
Inactivity	\$5/month
<i>(applies to checking account if no activity on checking account for 365 calendar days and end-of-month balance is less than \$100)</i>	
Legal Processing (writ, levy, etc.)	\$50 each
Money Orders	\$5 each
Non-sufficient Funds (NSF)/Overdrafts (per NSF item returned or per Overdraft item paid)	\$28 each
<i>(applies to non-sufficient funds or overdraft items created by check, in-person and ATM withdrawal, or other electronic means)</i>	
Official Check (Cashier's Check)	\$5 each
Official Check/Money Order Replacement.....	\$20 each
Overdraft Protection Transfer.....	\$3 each
Paper Check Copy.....	\$3 each
Paper Statement Copy.....	\$5 per statement
Returned Statement.....	\$5 (future mailings suspended until address is corrected)
Single Service	\$5/month
<i>(applies to members age 21 to 65 who have only a Share Savings account and no other accounts or joint relationship accounts at VSECU, with less than a \$100 end-of-month balance in the Share Savings account)</i>	
Stop Payment (Check or ACH)	\$20 per item; or multiple items within a range
Temporary Checks.....	\$2 for a sheet of 4 checks
Uncollected Funds	\$28 per item paid or returned
Wire Transfers (incoming).....	\$10 each
Wire Transfers (outgoing)	\$20 each – Domestic