

**Postal and Community Credit Union
Cost Account Information**

Effective January 1, 2016

ALL ACCOUNTS

Additional Statement Copies per month	\$ 4.00
Account Activity Printout per month	\$ 4.00
Account Closed Within 90 Days	\$ 20.00
Wire Transfer	
<i>(within the continental US)</i>	\$ 25.00/wire
<i>(foreign)</i>	\$ 45.00/wire
ATM Transaction at a PCCU ATM.....	FREE
Other ATM Transactions	\$ 2.50 each
Replace Lost or Damaged ATM/Debit Card.....	\$ 5.00
Corporate Checks.....	\$ 3.00/check
Account Research.....	\$ 25.00/hour
Returned Mail (after the first month)	\$ 5.00/month
Copies	\$.25/page
Faxes (Local)	\$ 2.00 each
(Non-local)	\$ 3.00 each

MONEY MARKET ACCOUNT

Excessive Withdrawal	\$ 25.00/check
Dropping Below the Minimum Balance	No interest earned
Check Printing.....	Price based on type of check selected

REGULAR AND PREMIER CHECKING ACCOUNT

Check Printing.....	Price based on type of check selected
Counter Checks.....	\$.25/check
Paid Insufficient Checks	\$ 30.00/check
Insufficient Checks Not Paid.....	\$ 30.00/check
Deposited Returned Items	\$ 20.00/check
Stop Payment Request	\$ 30.00/check
Collection Checks.....	\$ 20.00/check
Photo copy of a Check.....	\$ 3.00 each
Point of Sale Credit Transactions.....	\$ FREE
Point of Sale Debit Transactions	
<i>(over 3 per month)</i>	\$ 2.00 each
Check Protection Transfer <i>(over 3 per month)</i>	\$ 15.00 each

**POSTAL AND COMMUNITY CREDIT
UNION FINANCIAL SERVICES**

- Free Checking Accounts**
- Premier Checking Accounts**
- Money Market Accounts**
- IRAs & Share Certificates**
- Savings Accounts**
- Special Savings Accounts**
- Holiday Accounts**
- Low Rate Vehicle Loans**
- Low Rate Home Equity Loans**
- First Mortgage Loans**
- Consumer Loans**
- Visa Cards**
- Free ATM Cards**
- Free Direct Deposit & Payroll Deduction**
- Safety Deposit Boxes**
- Web site — *www.yourpccu.org***
- Free Visa Check Card**

Call or visit us for details!



**Postal
& Community
CREDIT★UNION**
Now You Too Can Belong!

3921 Oakland Avenue • St. Joseph, MO 64506

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www.yourpccu.org

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**Postal
& Community
CREDIT★UNION**
Now You Too Can Belong!

Account Disclosures
**Savings
and
Checking**

RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at Postal and Community Credit Union are provided in this Rate and Fee Schedule.

Postal and Community Credit Union may offer other rates for these accounts from time to time.

Effective Date: _____

BALANCE REQUIREMENTS	<input type="checkbox"/> Savings	<input type="checkbox"/> Special Savings	<input type="checkbox"/> Holiday	<input type="checkbox"/> Premier Checking	<input type="checkbox"/> Money Market
DIVIDEND DETAILS					
Dividend Rate/Annual Percentage Yield					
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
Minimum Opening Deposit	\$ 1.00	\$ 1.00	\$ 1.00	\$ 500.00	\$ 1,000.00
Minimum Balance to Earn the Stated APY	\$ 25.00	\$ 1.00	\$ 1.00	\$ 500.00	\$ 1,000.00
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance

ACCOUNT WITHDRAWAL AND TRANSFER LIMITATIONS APPLY TO THESE ACCOUNTS — SEE SECTION 6 BELOW FOR COMPLETE DETAILS

Truth-In-Savings Account & Funds Availability Disclosures

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account balance, based on the dividend rate and frequency of compounding for an annual period. For Savings, Special Savings, Holiday, Checking and Money Market accounts, the Dividend Rate and APY may change as determined by Postal and Community Credit Union's Board of Directors. For current rates, contact a PCCU office. The Dividend Rates and APY's are the prospective rates and yields that Postal and Community Credit Union anticipates paying for the applicable dividend period.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth above in the Rate Schedule. The Dividend Period is the period of time the account will earn dividends. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. Dividends are paid at the end of the Dividend Period.

4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth above in the Rate Schedule. For all accounts, there is a minimum daily balance required to obtain the APY for the Dividend Period. If the minimum daily balance is not met, you will not earn the stated APY. Dividends are calculated by applying a daily periodic rate to the principal in the account each day (the Daily Balance method).

6. Account Limitations. For Savings, Special Savings and Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made to another account of yours or to a third party *in any month*, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or may be closed.

For the Money Market account, the minimum deposit is \$25 and the minimum withdrawal amount is \$200.

Holiday Club account balances are paid to you *through a transfer* to your regular share account on the first business day after October 1 of each year. The account remains open for future deposits.

7. Funds Availability Disclosure. Our policy is to make funds from your deposits available the same day we receive your deposit. Deposits and funds refer to non-cash items (e.g. checks) in this disclosure.

For determining the availability of your deposits, every day is a business day except Saturday, Sunday and Postal and Community Credit Union Holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

In some cases, we will not make all of the funds that you deposit by share draft or check available to you on the same day of the deposit, funds may not be available until the fifth business day after the deposit. However, the first \$200 of your deposits will be available on the first business day after the day we receive your deposit.

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

1. New Accounts (less than 30 days)
2. Large Deposits (over \$5000)
3. Returned items
4. Repeated overdrafts
5. Reasonable cause to doubt collectability
6. Emergency conditions