

# Center Parc Credit Union Consumer Savings Rate and Fee Schedule

Share Account Dividend Rates  
Declared-June 30, 2021

Checking Account Dividend Rates  
Effective-August 1, 2021

The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule.  
The Credit Union may offer other rates for these accounts from time to time.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Savings Accounts For 2nd quarter 2021	0.350% / 0.35%	Quarterly	Quarterly	Calendar Quarterly	\$5.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Savings Accounts For 3rd quarter 2021	Not Yet Declared	Quarterly	Quarterly	Calendar Quarterly	\$5.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Accounts For 2nd quarter 2021	0.350% / 0.35%	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Accounts For 3rd quarter 2021	Not Yet Declared	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$50.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday & Vacation Club Accounts For 2nd quarter 2021	0.350% / 0.35%	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday & Vacation Club Accounts For 3rd quarter 2021	Not Yet Declared	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings Accounts For 2nd quarter 2021	0.698% / 0.70%	Quarterly	Quarterly	Calendar Quarterly	\$5.00	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings Accounts For 3rd quarter 2021	0.698% / 0.70%	Quarterly	Quarterly	Calendar Quarterly	\$5.00	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Accounts Monthly Service Charge is \$10.00 For August 1, 2021	0.349% / 0.35% 0.399% / 0.40% 0.499% / 0.50% 0.598% / 0.60%	Monthly	Monthly	Monthly	\$2,500.00	\$2,500.00	\$2,500.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000 +	Daily Balance	Account transfer and withdrawal limitations apply.

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

- 1. Rate Information.** The Annual Percentage Yield is a percentage rate that 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. For Savings, Secondary Savings, Holiday Club, Vacation Club, and IRA Savings Accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market Accounts, the Dividend Rates are declared monthly. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate and Fee Schedule.
- 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 in the Rate and Fee Schedule. The

Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

- 4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on all deposits the business day you make the deposit to your account. If you close your Primary Savings and/or Club Account before accrued dividends are credited, accrued dividends will not be paid. For IRA Accounts, dividends are paid up until the day the account is closed.
- 5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate and Fee Schedule. For Savings, Secondary Savings, Holiday Club, Vacation Club, and Money Market Accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. Any fees charged to the account could reduce the earnings on the account.

**6. Account Limitations.** For Savings, Secondary Savings, and Money Market Accounts, no more than six (6) preauthorized, automatic, telephone transfers or withdrawals made by checks or debit cards may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Holiday Club Account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1st and the account will remain open. You may be charged a withdrawal fee of \$10.00 for each withdrawal from the account. For Vacation Club Accounts, two (2) withdrawals allowed during the club period after which a fee may be charged. For Vacation Club Accounts, the withdrawal amount must be \$100.00 or more. For IRA Savings Accounts, you must be a minimum age of 59 ½ to withdraw without penalty. For ATM transactions, the maximum cash withdrawal allowed is \$500.00 per day.

Center Parc Credit Union A Division of APCU  
Federally insured by the NCUA

Center Parc Credit Union  
 PO Box 161368 • Atlanta, GA 30321  
 800.849.8434  
 www.centerparc.org | info@centerparc.org

## FEE SCHEDULE

### Savings Account Fees

Monthly Fee	\$0.00
Account Closing Fee	\$25.00 within 90 days of account open date
Excess Withdrawal Fee	\$2.00 per withdrawal in excess of six (6) free per quarter
Deposited Checks Returned Unpaid	\$32.00
Statement Copy - activity since last statement	\$5.00 per statement
Statement Copy - other copies	\$5.00 per statement
Non-Sufficient Funds (NSF) Fee - ATM/Preauthorized	\$32.00
Abandon Property Fee (Dormant Account)	\$60.00 after five (5) consecutive years of inactivity

### Money Market Fees

Monthly Service Charge - service charge may be waived by maintaining a minimum daily balance of \$2,500.00 or more	\$10.00
Deposited Checks Returned Unpaid	\$32.00
Stop Payment Fee	\$32.00
Non-Sufficient Funds (NSF) Fee - items returned unpaid that were created by check, in-person withdrawals, or electronic means	\$32.00 per occurrence, not to exceed \$160.00 per day
Copy of a Draft	\$2.00 per copy
Automatic Transfer from Saving to Cover Overdraft	\$5.00 per transfer
Statement Copy - activity since last statement	\$5.00 per statement
Statement Copy - other copies	\$5.00 per statement
Check Orders / Reordering	Cost depends upon the style of check ordered
Temporary Checks	Free
Excess Withdrawal Fee	\$10.00 per item if more than six (6) withdrawals per month

### Electronic Service Fees

Internet Branch Access (i)	Free
Audio Response Service	Free
ACH Stop Payment	\$32.00

Bill Pay Provider Stop Payment Fee	\$32.00
Expedited Bill Pay	\$7.95
Overnight Bill Pay Check for Non-Electronic Billers	\$25.00

### Visa® Debit Card / ATM Fees

Annual Fee	\$0.00
New Card	Free
Card Replacement	\$10.00 after one free annually
Rush Card Order Fee	\$25.00
Visa Debit Card Signature Based Transactions	\$0.00
Balance Inquiry	\$0.00
Transfers Between Center Parc Accounts at Center Parc and/or APCU Owned ATMs (ii)	\$0.00
Transfers Between Center Parc Accounts at Non-Center Parc and/or Non-APCU Owned ATMs (ii)	\$0.75 per transfer
Non-Center Parc Account Transfers at Center Parc and/or APCU Owned ATMs (ii)	\$0.75 per transfer
Visa Debit Card Withdrawals at Non-Center Parc and/or Non-APCU Owned ATMs (ii)	\$1.50 per transaction after four (4) free per month
Preauthorized Debit Stop Payment Fee	\$32.00

### Holiday Club Fees

Withdrawal Fee - fee not assessed for withdrawals made in November or December	\$10.00
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### Vacation Club Fees

Withdrawal Fee - two free withdrawals during club year January 1st thru December 31st	\$10.00
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### Individual Retirement Account Fees

Annual Fee	\$0.00
Institutional Transfer to Another Financial Institution	\$0.00

### Other Fees

Wire Transfer Incoming - domestic / international	\$0.00
Wire Transfer Outgoing - domestic	\$15.00
Wire Transfer Outgoing - international	\$50.00
Research / Reconciling Accounts	\$25.00 per hour, one hour minimum
Cash Items Sent for Collection - domestic	\$10.00
Cash Items Sent for Collection - international	\$20.00
Processing Garnishments and Levies (iii)	\$75.00

Check Cashing	\$5.00 for non-member postal paychecks
Speed Pay	\$8.00
Returned Loan Payment Fee	\$32.00
Skip-a-Pay	\$25.00
Return Mail Fee (per occurrence)	\$5.00
Cashier's Checks	\$5.00 if not made payable to the Primary Member or Joint Owners
eStatements	Free
eStatements, Plus Paper Statement	\$5.00 per statement cycle
Inactive Account Fee - account is considered inactive if no member-initiated deposit or withdrawal within 12 months and the member does not have a Center Parc credit card, IRA, CD, or a cumulative deposit balance of \$250.00 or greater	\$5.00 per month, per account, not to exceed \$60.00 per occurrence

### External Transfer Services

#### Account to Account Transfers

Standard Transfer Out (3 Business Days)	\$3.50
Standard Transfer In (3 Business Days)	Free
Next-Day Transfer Out (Next Business Day)	\$5.00
Next-Day Transfer In (Next Business Day)	Free

#### Popmoney® (Person to Person Transfers)

Standard Delivery (3 Business Days)	\$3.50
Express Delivery (Next Business Day)	\$5.00
Request Money Fee	\$1.50

#### Other External Transfer Service Fees

Stop Payment	\$32.00
ACH Return Fee	\$40.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

- i. Third party Internet service provider fees may apply.
- ii. Other fees may be assessed at ATMs owned by financial institutions other than Center Parc who do not participate in the PLUS, STAR, CUHere, CUHere Select, or CU24 Networks.
- iii. Or such other rate as may be set by law. Fee applies to each legal order or process that directs Center Parc to freeze, attach or withhold funds or other property.
- iv. Expedited payments and overnight payments may be delivered next-day or later. The options will only appear for payees which cut off time has not been reached. Once cutoff time is reached, the expedited and overnight option will no longer be present to the user.