

# Center Parc Credit Union Youth Account Rate and Fee Schedule

You must be between the ages of 10 and 24 to qualify for a Center Parc Youth Checking Account. The rates and terms applicable to your Youth 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.

Share Account Dividend Rates  
Declared - June 30, 2021  
Checking Account Dividend Rates  
Effective - August 1, 2021

| ACCOUNT TYPE                                   | DIVIDENDS  |                        |                       |                     | BALANCE REQUIREMENTS          |   |  |                | ACCOUNT LIMITATIONS                                   |
|--|--|------------------------|-----------------------|---------------------|-------------------------------|---|--|----------------|---|
|  | Dividend Rate/<br>Annual Percentage<br>Yield (APY) | Dividend<br>Compounded | Dividends<br>Credited | Dividend<br>Period  | Minimum<br>Opening<br>Deposit | Minimum<br>Balance to<br>Avoid a<br>Service Fee | Minimum<br>Balance to<br>Earn the<br>Stated APY                | Balance Method | See Section 6   |
| Share Accounts<br>For 2nd quarter 2021         | 0.350% / 0.35%                                     | Quarterly              | Quarterly             | Calendar<br>Quarter | \$5.00                        | ---   | \$1.00 / \$50.00*  | Daily Balance  | Account transfer and withdrawal<br>limitations apply. |
| Share Accounts<br>For 3rd quarter 2021         | Not Yet Declared                                   | Quarterly              | Quarterly             | Calendar<br>Quarter | \$5.00                        | ---   | \$1.00 / \$50.00*  | Daily Balance  | Account transfer and withdrawal<br>limitations apply. |
| Education Club Account<br>For 2nd quarter 2021 | 0.449% / 0.45%                                     | Quarterly              | Quarterly             | Calendar<br>Quarter | \$1.00                        | ---   | \$1.00   | Daily Balance  | Account transfer and withdrawal<br>limitations apply. |
| Education Club Account<br>For 3rd quarter 2021 | Not Yet Declared                                   | Quarterly              | Quarterly             | Calendar<br>Quarter | \$1.00                        | ---   | \$1.00   | Daily Balance  | Account transfer and withdrawal<br>limitations apply. |
| Youth Checking Account<br>For July 1, 2021     | 0.050% / 0.05%<br>0.150% / 0.15%<br>0.300% / 0.30% | Monthly                | Monthly               | Calendar<br>Month   | \$5.00                        | ---   | \$1.00 - \$1,499.99<br>\$1,500 - \$2,499.99<br>\$2,500 or more | Daily Balance  |   |
| Youth Checking Account<br>For August 1, 2021   | Not Yet Declared                                   | Monthly                | Monthly               | Calendar<br>Month   | \$5.00                        | ---   | \$1.00   | Daily Balance  |   |

Except as specifically described, the following disclosures apply to all levels of Center Parc's Youth Account program only. All accounts are described in this Youth Rate and Fee Schedule are share 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 Share and Education Club Accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Youth Checking Accounts, the Dividend Rate and Annual Percentage Yield is 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 Youth 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 non-cash 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 in the Youth Rate and Fee Schedule. For Share, Education Club, and Youth Checking 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 Share Accounts, no more than six (6) preauthorized, automatic, or telephone transfers 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 ATM transactions, the maximum cash withdrawal allowed is \$500.00 per day. For Share Accounts, five (5) withdrawals allowed per quarter after which a fee may be charged. For Education Club accounts, four (4) withdrawals allowed during the club period after which a fee may be charged. For Youth Checking Accounts, primary member must be between 10-24 years of age and a full-time student. If primary member is 10-17 years of age, Youth Checking Account requires a qualified parent or guardian cosigner.

\*Applies to Jump Start account holders ages 19-24.

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

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## FEE SCHEDULE

### Savings Account Fees

|  |   |
|--|---|
| Monthly Fee  | \$0.00  |
| Account Closing Fee  | \$25.00 within 90 days of account open date   |
| Withdrawal Fee   | \$2.00 per withdrawal in excess of five (5) 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   |
| Inactive Account Fee - account is considered inactive if no deposit or withdrawal transactions occur in a 12 consecutive month period. | \$5.00 per month after 12 consecutive months of inactivity and a balance of less than \$250.00, not to exceed \$60.00 per occurrence. |
| Abandon Property Fee (Dormant Account)   | \$60.00 after five (5) consecutive years of inactivity  |

### Checking Account Fees

|  |                      |
|--|----------------------|
| Monthly Service Charge   | Free                 |
| Per-Check Written Charge   | \$0.00               |
| 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, ATM, or electronic means | \$32.00              |
| Courtesy Pay / NSF Fee - items paid that were created by check, in-person withdrawals, ATM, or electronic means                    | \$32.00              |
| 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  
Free

Temporary Checks

### Electronic Service Fees

|                                      |         |
|--------------------------------------|---------|
| Internet Branch Access (i)           | Free    |
| Audio Response Service               | Free    |
| ACH Stop Payment                     | \$32.00 |
| Bill Pay and Presentment Service (i) | Free    |
| Bill Pay Provider Stop Payment Fee   | \$32.00 |

### 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 - Non-Center Parc and/or Non-APCU Owned (ii)                  | \$1.50 per transaction after four (4) free per month |
| Preauthorized Debit Stop Payment Fee  | \$32.00  |

### Other Fees

|   |  |
|---|--|
| Wire transfer Incoming - domestic   | \$0.00   |
| Wire transfer Incoming - 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  |
| Inactive Account Fee - account is considered inactive if no deposit or withdrawal transactions occur in a 12 consecutive month period | \$5.00 per month after 12 consecutive months of inactivity and a balance of less than \$250.00, not to exceed \$60.00 per occurrence |

|  |  |
|--|--|
| Abandon Property Fee (Dormant Account) | \$60.00 after five (5) consecutive years of inactivity.          |
| 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 |
| e-Statements                           | Free   |
| e-Statements, Plus Paper Statement     | \$5.00 per statement cycle                                       |

### 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.

- Third party Internet service provider fees may apply.
- Other fees may be assessed at ATMs owned by financial institutions other than Center Parc.
- 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.