



PO Box 307 | Worthington, MN 56187
507-775-2802 | www.fuldaareacreditunion.com

DEPOSIT RATES AND FEES EFFECTIVE MAY 20, 2022

Rates, terms and conditions effective as of the date above and are subject to change without notice.
Please call us at 507-775-2802 for current rates.

| SHARE TYPES | DIVIDEND PAYMENT | RATE | APY | MINIMUM BALANCE | ACCOUNT CLOSURE FEE* | ANNUAL FEE |
|---|------------------|-------|-------|-----------------|----------------------|------------|
| Primary Share | Quarterly | 0.10% | 0.10% | \$5.00 | \$10.00 | NA |
| Kasasa Savers** Balance up to \$25,000 | Monthly | 0.15% | 0.15% | \$0.00 | \$10.00 | NA |
| Kasasa Savers** Balance over \$25,000 | Monthly | 0.10% | 0.10% | \$0.00 | \$10.00 | NA |
| Kasasa Savers** If criteria not met | Monthly | 0.05% | 0.05% | \$0.00 | \$10.00 | NA |
| Money Market | Monthly | 0.10% | 0.10% | \$2,000.00 | \$10.00 | NA |
| | Monthly | 0.15% | 0.15% | \$10,000.00 | \$10.00 | NA |
| | Monthly | 0.20% | 0.20% | \$25,000.00 | \$10.00 | NA |
| | Monthly | 0.25% | 0.25% | \$50,000.00 | \$10.00 | NA |
| | Monthly | 0.30% | 0.30% | \$100,000.00 | \$10.00 | NA |
| WINcentive Savings*** | Quarterly | 0.30% | 0.30% | \$5.00 | \$10.00 | NA |
| Christmas Club**** | Quarterly | 0.30% | 0.30% | \$0.00 | \$10.00 | NA |
| Student Savers | Quarterly | 0.52% | 0.52% | \$0.00 | NA | NA |
| IRA | Quarterly | 0.40% | 0.40% | \$0.00 | \$20.00 | NA |

| SHARE DRAFTS | DIVIDEND PAYMENT | RATE | APY | MINIMUM BALANCE | ACCOUNT CLOSURE FEE* | ANNUAL FEE |
|---|------------------|-------|-------|-----------------|----------------------|------------|
| Basic Checking | Monthly | 0.05% | 0.05% | \$0.00 | \$10.00 | NA |
| Kasasa Cash** Balance up to \$25,000 | Monthly | 0.75% | 0.75% | \$0.00 | \$10.00 | NA |
| Kasasa Cash** Balance over \$25,000 | Monthly | 0.25% | 0.25% | \$0.00 | \$10.00 | NA |
| Kasasa Cash** If criteria not met | Monthly | 0.05% | 0.05% | \$0.00 | \$10.00 | NA |
| Kasasa Cash Back | NA | 0.00% | 0.00% | \$0.00 | \$10.00 | NA |
| Kasasa Tunes | NA | 0.00% | 0.00% | \$0.00 | \$10.00 | NA |

| CERTIFICATES | DIVIDEND COMPOUND | RATE | APY | CERTIFICATES | DIVIDEND COMPOUND | RATE | APY |
|--|--------------------------------|----------------|----------------|--|--------------------------------|----------------|----------------|
| 6 Months \$500 minimum \$50,000 minimum | Maturity Maturity | 0.35% 0.35% | 0.35% 0.35% | 36 months \$500 minimum \$50,000 minimum | Maturity Maturity | 1.22% 1.22% | 1.22% 1.22% |
| 12 months \$500 minimum \$50,000 minimum | Semi-Annually Semi-Annually | 0.65% 0.65% | 0.65% 0.65% | 48 Months \$500 minimum \$50,000 minimum | Semi-Annually Semi-Annually | 1.22% 1.22% | 1.22% 1.22% |
| 24 months \$500 minimum \$50,000 minimum | Semi-Annually Semi-Annually | 1.05% 1.05% | 1.05% 1.05% | 60 months \$500 minimum \$50,000 minimum | Semi-Annually Semi-Annually | 1.25% 1.25% | 1.25% 1.25% |
| 30 Months \$500 minimum \$50,000 minimum | Maturity Maturity | 1.10% 1.10% | 1.10% 1.10% | | | | |

*Always billed for IRA accounts. For all other accounts, the fee is only billed if closed within 90 days of account opening.

**Must have 12 debit card charges post and settle, be enrolled in statements, and login to home banking at least once during the qualification cycle.

***First withdrawal before anniversary results in a \$10.00 fee; second withdrawal before anniversary results in a \$25.00 fee; third withdrawal before anniversary results in account closure.

****Early withdrawal fee of \$10.00 for each early withdrawal.

FEES

| | |
|---|---|
| Account Service Fee | \$4.95/month* |
| Account Closure Fee (if account closed within 90 days of opening) | \$10.00 |
| Balance Checkbook | \$10.00/hour |
| Check Chargeback Fee | \$5.00 |
| Corporate Check | \$2.00 |
| Coin Counting Fee | 5% – member |
| | 10% – non member |
| Collection Fee | \$10.00 with a 30-day hold on check |
| Copy Fee | \$0.25/page for black and white |
| | \$1.00/page for color |
| Debit Card | \$15.00 – replacement card |
| Dormant Account Fee | \$5.00/month after 12 months of dormancy |
| Employee Assisted Telephone Transfer Fee | \$3.00 per transfer |
| Fax Fee | \$2.00 incoming |
| | \$3.00 outgoing |
| Foreign Item Fee | \$10.00 |
| Garnishment / Levy Fee | \$50.00 |
| IRA Account Closure Fee | \$20.00 |
| Money Order Fee | \$2.00 |
| Overdraft Transfer Fee | \$3.00 |
| Overdraft / NSF | \$30.00/item |
| Research Fee | \$20.00/hour, with minimum of \$20.00 |
| Returned Mail Fee | \$5.00 |
| Starter Checks | \$2.00 per sheet (fee is waived if standard checks are ordered through Fulda Area Credit Union) |
| Statement Copies | Copies are \$3.00; additional copies will result in a Research Fee (minimum of \$20.00) |
| Stop Payment Fee | \$30.00 |
| Wire Transfer Fee (Domestic – Outgoing) | \$20.00 |
| Wire Transfer Fee (International – Outgoing) | \$50.00 |
| Wire Transfer Fee (Incoming) | \$15.00 |

*Account Service Fee can be waived if ANY of the following qualifications are met during the statement month:

- The membership has an established Visa line of credit of \$500 or more.
- The membership has any share balance with an average daily balance of \$500 or more for the statement month.
- The membership has a checking (share draft) account with a least 5 debit card transactions posted and settled during the statement month.
- The membership has an open WINcentive account.
- The membership has a certificate or IRA with a balance \$500 or more.
- The membership has a loan balance of \$500 or more.
- The membership has an active enrollment in estates.
- The primary member is under the age of 18.
- The membership is for a non-profit club or organization.