

Deposit Accounts

Account Type	Annual Percentage Rate	Annual Percentage Yield	Compounded & Credited	Minimum Balance to Open
Share/Savings	0.10%	0.10%	Quarterly	\$5.00
Essential Business Checking	0.05%	0.05%	Monthly	\$0.00

Certificate of Deposit (Standard, IRA & Custodial)

6 Month Standard CD	0.15%	0.15%	Monthly	\$500.00
12 Month Standard CD	0.20%	0.20%	Monthly	\$500.00
24 Month Standard CD	0.30%	0.30%	Monthly	\$500.00
36 Month Standard CD	0.35%	0.35%	Monthly	\$500.00
6 Month Jumbo CD	0.15%	0.15%	Monthly	\$10,000.00
12 Month Jumbo CD	0.20%	0.20%	Monthly	\$10,000.00
24 Month Jumbo CD	0.30%	0.30%	Monthly	\$10,000.00
36 Month Jumbo CD	0.35%	0.35%	Monthly	\$10,000.00

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Fees may reduce the earnings of an account. If an account is closed before the accrued dividends are credited, accrued dividends will be paid. Except for CDs, the rate may change after an account is opened. Share account dividend rate is accurate as of the last dividend declaration. For all other accounts, the rate is accurate as of August 5, 2020. CDs may incur a penalty for early withdraw. Please refer to the Business Account Agreements & Disclosures for additional information.

Business Loans Available. Talk to a representative for details.

Monthly Account Activity Fees

Business Plus Checking

Monthly Maintenance Fee	\$6.00
Deposited Items	\$.10 per item*
Withdrawals	\$.10 per item*
Cash Deposited/Provided	
Strapped	\$1.00 per strap
Loose	\$1.00 per 100 bills
Coin Deposited/Provided	\$.10 per roll

*The first 300 items/transactions processed each month are FREE. Items/transactions beyond the first 300 will incur a fee as described above. Fees may be offset by an Earnings Credit of 0.25% earned on the account balance. Fees that exceed your Earnings Credit will be deducted from your account. If the Earnings Credit is more than applicable fees, any remaining credit will not carry over to the next month and will not be credited to the account.

Essential Business Checking

Monthly Maintenance Fee	NONE
Deposited Items	\$.10 per item*
Withdrawals	\$.10 per item*
Cash Deposited/Provided	
Strapped	20 free, then \$1.00 per strap
Loose	\$1.00 per 100 bills
Coin Deposited/Provided	20 free, then \$.10 per roll

*The first 150 items/transactions processed each month are FREE. Items/transactions beyond the first 150 will incur a fee as described above. Interest will be credited on the first business day of the next calendar month.

Conditions

- Checks payable to the business or organization must be deposited into the account of the payee. The depositor may not receive cash back from a deposit.
- Cash may be withdrawn from the account by the proper issuance of a check from the account and signed by an authorized signer or combination thereof as required by the signature card.
- Third-party checks may not be cashed against the account.

Availability of Deposits: Funds from deposits may not be available for immediate withdrawal.

Federally Insured by NCUA. Equal Housing Opportunity.

ACCOUNT FEES

Paid Overdraft	\$31.00 per item
Returned Items	\$31.00 per item
Uncollected Funds	\$31.00 per item
Returned Deposit Item	\$20.00 per item
Copy of Check: 2 free per year, then	\$3.00 each
Copy of Statement	\$5.00 each
Account Activity Printout	\$5.00 each
Stop Payment Request	\$29.00 per item
Overdraft Protection	\$4.00 per overdraft
Account Reconciliation	\$15.00 per hour
Deposited Canadian Checks	\$8.00 per check
Deposited Foreign Checks	Variable ¹
Account Research	\$25.00 per hour
Levy/Garnishment	\$100.00
Visa Receipt Request	\$25.00 per copy
Dormant Account Fee	\$20.00 - \$40.00
Checking Inactivity Fee (one year) ²	\$1.00 per month
Returned Statement Fee	\$7.00 per statement
Online Bill Pay Service	NONE

GENERAL FEES

Domestic Outgoing Wire Transfer	\$25.00
Incoming Wire Transfer	\$10.00 each
Official Check: One free per day, then	\$5.00 each
Money Order	\$2.00 each
Plastic Card Replacement	\$7.50
VISA [®] Gift Card Initial Fee	\$3.00 ³
VISA [®] Travel Money Initial Fee	\$5.00 ³
<i>(Reloadable Cards)</i>	
Coin Machine (Member)	NONE
Coin Machine (Non-Member)	10% (of amt collected)
Visa Check Card Annual Fee	NONE
Visa Credit Card Annual Fee	NONE
Visa Credit Card Over Limit Fee	NONE
Visa Credit Card Balance Transfer Fee	NONE
Visa International Service Assessment	1% ⁴
<i>(with currency conversion)</i>	
Visa International Service Assessment	.8% ⁴
<i>(without currency conversion)</i>	

ATM FEES (Does **NOT** apply to FREE Checking, Free Checking PLUS+ or Business Checking accounts)

First 4 transactions per month at a foreign ATM are free. After 4, Point Breeze will charge a nominal fee as described below:

Withdrawals	\$1.50
Inquiries	\$1.00
Transfers	\$1.00
Point of Sale	\$0.25

¹Fees will vary for deposited foreign items.

²Maximum Checking Inactivity Fee per year is \$10.00.

³Other transaction fees may apply.

⁴Applies to Visa Check Card and Visa Credit Card international transactions only. Percent reflects amount per transaction.

Point Breeze Credit Union does not impose any penalties or fees for withdrawal of funds, excluding Certificate of Deposits. IRA funds are subject to Internal Revenue Service regulations regarding penalties. Charges and fees imposed by Point Breeze Credit Union are listed above and pertain to Point Breeze Credit Union members as well as members of credit unions that participate with CO-OP Network® Shared Branching who conduct transactions at Point Breeze Credit Union locations. ATM charges apply whether the transaction is completed or not. Membership Eligibility: Individuals who work, worship, are members of and/or volunteer for an organization located within 20 miles of a Point Breeze Credit Union office, and their immediate family members, are eligible to join. Not all services are available to non-members.