

**Deposit Accounts**

| Account Type                | Annual Percentage Rate | Annual Percentage Yield | Compounded & Credited | Minimum Balance |
|-----------------------------|------------------------|-------------------------|-----------------------|-----------------|
| Share/Savings               | .35%                   | .35%                    | Quarterly             | \$ 5.00         |
| Interest Checking           | .25%                   | .25%                    | Monthly               | \$ 0.00         |
| Holiday Club                | .35%                   | .35%                    | Quarterly             | \$10.00         |
| Individual Retirement (IRA) | .50%                   | .50%                    | Quarterly             | \$10.00         |

**Certificate of Deposit (Standard, IRA & Custodial)**

|                      |       |       |         |             |
|----------------------|-------|-------|---------|-------------|
| 6 Month Standard CD  | 0.74% | 0.75% | Monthly | \$500.00    |
| 12 Month Standard CD | 0.99% | 1.00% | Monthly | \$500.00    |
| 24 Month Standard CD | 1.49% | 1.50% | Monthly | \$500.00    |
| 36 Month Standard CD | 1.74% | 1.75% | Monthly | \$500.00    |
| 6 Month Jumbo CD     | 0.74% | 0.75% | Monthly | \$10,000.00 |
| 12 Month Jumbo CD    | 0.99% | 1.00% | Monthly | \$10,000.00 |
| 24 Month Jumbo CD    | 1.49% | 1.50% | Monthly | \$10,000.00 |
| 36 Month Jumbo CD    | 1.74% | 1.75% | Monthly | \$10,000.00 |

APR=Annual Percentage Rate. APY=Annual Percentage Yield. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends will begin to accrue on the business day you deposit non-cash items to your account. Fees may reduce the earnings of an account. If an account is closed before the accrued dividends are credited, accrued dividends will be paid. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Variable rates may change monthly after account is opened. The par value of a share in this credit union is \$5. For Dividends on Share Accounts the rates are accurate as of last dividend declaration. Minimum balance indicated reflects minimum to open and maintain account and to earn dividends. CDs may incur a penalty for early withdraw. Availability of deposits: Funds from deposits may not be available for immediate withdrawal. Please refer to Account Agreements & Disclosures for additional information on accounts and loan products.

**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 be charged at the rates stated above.

**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 be charged at the rates stated above.

Analysis fees (if applicable) will be assessed on the same day that dividends are credited. Interest will be credited on the first business day of the calendar month.

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**ACCOUNT FEES**

|   |                       |
|---|-----------------------|
| Paid Overdraft                                  | \$29.00 per item      |
| Returned Items                                  | \$29.00 per item      |
| Uncollected Funds                               | \$29.00 per item      |
| Returned Deposit Item                           | \$12.00 per item      |
| Copy of Check: 2 free per year, then            | \$3.00 each           |
| Copy of Statement                               | \$5.00 each           |
| Stop Payment Request                            | \$25.00 per item      |
| Overdraft Protection                            | \$2.00 per overdraft  |
| Account Reconciliation                          | \$15.00 per hour      |
| Deposited Canadian Checks                       | \$8.00 per check      |
| Deposited Foreign Checks                        | Variable <sup>1</sup> |
| 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) <sup>2</sup> | \$1.00 per month      |
| Returned Statement Fee                          | \$5.00 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 <sup>3</sup>    |
| VISA® TravelMoney Initial Fee          | \$5.00 <sup>3</sup>    |
| <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% <sup>4</sup>        |
| <i>(with currency conversion)</i>      |                        |
| Visa International Service Assessment  | .8% <sup>4</sup>       |
| <i>(without currency conversion)</i>   |                        |

**ATM FEES (Does not apply to FREE Checking or Business Checking Accounts)**

(First 4 transactions at a non-Point Breeze ATM per month are FREE)

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

<sup>1</sup>Fees will vary for deposited foreign items.

<sup>2</sup>Maximum Checking Inactivity Fee per year is \$10.00.

<sup>3</sup>Other transaction fees may apply.

<sup>4</sup>Applies 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 that 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.

**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.