



For questions or inquiries, contact:

Prime Financial Credit Union - Corporate Office
 5656 S. Packard Avenue
 Cudahy, WI 53110
 414.486.4500
 primefinancialcu.org

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, MONEY MARKET, & CHECKING ACCOUNTS

EFFECTIVE DATE:

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Share Savings:								
Tier 1 - \$300.00 - \$4,999.99	%	%	Variable	Monthly	Monthly	\$5.00	\$0.00	\$300.00
Tier 2 - \$5,000.00 - \$9,999.99	%	%	Variable	Monthly	Monthly	\$5.00	\$0.00	\$5,000.00
Tier 3 - \$10,000.00 or more	%	%	Variable	Monthly	Monthly	\$5.00	\$0.00	\$10,000.00
Prime Money Market:								
Tier 1 - \$1,000.00 - \$9,999.99	%	%	Variable	Monthly	Monthly	\$25.00	\$0.00	\$1,000.00
Tier 2 - \$10,000.00 - \$24,999.99	%	%	Variable	Monthly	Monthly	\$25.00	\$0.00	\$10,000.00
Tier 3 - \$25,000.00 - \$74,999.99	%	%	Variable	Monthly	Monthly	\$25.00	\$0.00	\$25,000.00
Tier 4 - \$75,000.00 or more	%	%	Variable	Monthly	Monthly	\$25.00	\$0.00	\$75,000.00
Premier Money Market:								
Tier 1 - \$1,000.00 - \$9,999.99	%	%	Variable	Monthly	Monthly	\$1,000.00	\$0.00	\$1,000.00
Tier 2 - \$10,000.00 - \$49,999.99	%	%	Variable	Monthly	Monthly	\$1,000.00	\$0.00	\$10,000.00
Tier 3 - \$50,000.00 - \$99,999.99	%	%	Variable	Monthly	Monthly	\$1,000.00	\$0.00	\$50,000.00
Tier 4 - \$100,000.00 - \$249,999.99	%	%	Variable	Monthly	Monthly	\$1,000.00	\$0.00	\$100,000.00
Tier 5 - \$250,000.00 or more	%	%	Variable	Monthly	Monthly	\$1,000.00	\$0.00	\$250,000.00
PRIMO Checking:								
Tier 1 - \$0.00 - \$25,000.00	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00
Tier 2 - \$25,000.01 or more	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$25,000.01
Prime Checking	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$1,000.00
Prime Student Checking	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00
Savers Club	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00
Christmas Club	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00
Student Club	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00
Cash's Kids Club	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00
VISA Secured	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00
Mortgage Escrow	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00
IRA Shares	%	%	Variable	Monthly	Monthly	\$0.00	\$0.00	\$0.00

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate at any time. There are no limitations on the amount the rate can change. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance* to calculate dividends on your account. The *Average Daily Balance Method* applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. ACCOUNT LIMITATIONS. For **Share Savings, Savers Club, Christmas Club, Student Club, Lil' Savers Club, Cash's Kids Club, Prime Money Market, Premier Money Market, and Summer Spending accounts:** no more than six (6) preauthorized, automatic, or telephone transfers or withdrawals by check, debit card or similar order may be made from each account to another account 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 Share Savings accounts:** you will be charged a fee as disclosed in the Fee Schedule for any transfer or withdrawal in excess of four (4) per month. **For Savers Club accounts:** you will be charged a fee as disclosed in the Fee Schedule for any transfer or withdrawal in excess of three (3) per year. **For Student Club, Lil' Savers Club and Cash's Kids Club accounts:** you will be charged a fee as disclosed in the Fee Schedule for any transfer or withdrawal in excess of four (4) per month. **For Christmas Club accounts:** the entire balance will be transferred to another account of yours on or after October 1st and the account will remain open. If you make a withdrawal from your account or close your account, at any other time, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. **For Summer Spending accounts:** the balance in your account will be paid to you during summer hours in bi-weekly payments that correspond with your payroll schedule. If you make a withdrawal from your account at any other time, you will be charged a fee as disclosed in the Fee Schedule and the balance paid to you on the last scheduled payout date will be reduced by the amount of any withdrawal(s) from your account. **For IRA Share accounts:** you may not make any preauthorized, automatic or telephone transfers from your account at any time. **For MasterCard Secured accounts:** you may not make any transfers or withdrawals from your account at any time. **For Mortgage Escrow accounts:** withdrawals are allowed only for mortgage-related expenses; the Credit Union will make these withdrawals on your behalf. **For Student Checking:** you may not write any checks or drafts. **For PRIMO Checking:** in order to receive the Annual Percentage Yield as disclosed in the Rate Schedule, you must meet all of the following criteria for the disclosed dividend period. If you do not meet all of the following criteria for the disclosed dividend period, the PRIMO Checking account will earn the Annual Percentage Yield of the Prime Checking account, for that period, as disclosed in the Rate Schedule. All criteria are based upon the date the transaction posts to this account. PRIMO Checking criteria: (1) You must be enrolled in/ receive eStatements; (2) you must perform at least one (1) financial, home banking transaction on this account, which includes, withdrawals, transfers, payments or electronic bill payment; (3) you must have at least twelve (12) debit card, point-of-purchase or point-of-sale transactions on this account. This excludes ATM withdrawals; (4) you must have at least one (1) preauthorized, recurring, ACH debit or credit on this account. **For Prime Checking:** no account limitations apply.



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TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: _____

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals	
Automatic Deposit Share Certificate:										
1 Year	%	%	Fixed	Monthly	Monthly	\$250.00	Allowed	90 Days Dividends	Automatic with 10 day grace period	
Traditional Share Certificate Accounts:										
2 Month	%	%	Fixed	At Maturity	At Maturity	\$250.00	Not Allowed	60 Days Dividends		
3 Month	%	%	Fixed	At Maturity	At Maturity	\$250.00	Not Allowed	60 Days Dividends		
6 Month	%	%	Fixed	At Maturity	At Maturity	\$250.00	Not Allowed	90 Days Dividends		
1 Year	%	%	Fixed	At Maturity	At Maturity	\$250.00	Not Allowed	90 Days Dividends		
18 Month	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
2 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
2.5 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
3 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
4 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
5 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
IRA Share Certificate Accounts:										
2 Month	%	%	Fixed	At Maturity	At Maturity	\$250.00	Not Allowed	60 Days Dividends		
3 Month	%	%	Fixed	At Maturity	At Maturity	\$250.00	Not Allowed	60 Days Dividends		
6 Month	%	%	Fixed	At Maturity	At Maturity	\$250.00	Not Allowed	90 Days Dividends		
1 Year	%	%	Fixed	At Maturity	At Maturity	\$250.00	Not Allowed	90 Days Dividends		
18 Month	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
2 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
2.5 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
3 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
4 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		
5 Year	%	%	Fixed	Quarterly	Quarterly	\$250.00	Not Allowed	180 Days Dividends		

1. RATE INFORMATION. The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The "Month or Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the *Average Daily Balance Method* to calculate dividends on your account. The *Average Daily Balance Method* applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

9. ACCOUNT LIMITATIONS: The Automatic Deposit Share Certificate requires \$50.00 minimum monthly recurring auto transfer deposit from another PFCU account. Maximum balance is \$25,000.



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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____:

FEE SCHEDULE

GENERAL CHECKING FEES

ATM Withdrawal Fee (<i>over allowed limit</i>)	\$2.00 per transaction
Checking Printing	Cost of Checks
Draft Copy	\$5.00 per draft
Overdraft Fees	
Overdraft by Transfer	\$6.00 per item
Prime Privilege Fee	\$35.00 per occurrence per item*
Overdraft by Debit	\$35.00 per occurrence per item*
Returned Item NSF Fee	\$35.00 per occurrence per item*
Paid Collection Item	\$30.00 per item

SHARE FEES

ATM Withdrawal (<i>2 free per month</i>)	\$2.00 per transaction
Cash's Kids Club (<i>3 free per month</i>)	\$10.00 per withdrawal
Christmas Club	\$10.00 per withdrawal
Lil' Savers Club (<i>3 free per month</i>)	\$10.00 per withdrawal
Reg. D Violation (<i>excessive transfers</i>)	\$15.00 per transaction
Savers Club (<i>3 free per year</i>)	\$10.00 per withdrawal
Share Savings (<i>4 free per month</i>)	\$5.00 per withdrawal
Student Club (<i>3 free per month</i>)	\$10.00 per withdrawal
Summer Spending	\$10.00 per withdrawal

ATM/DEBIT CARD FEES

Empty Envelope Deposit	\$50.00 per envelope
International Pass Thru (<i>as credit or debit</i>)	1% of transaction
PIN Change Request	\$3.00 per request
Replace ATM/Debit Card	\$10.00 per item
Replace ATM/Debit Card (<i>if card is returned</i>)	\$5.00 per card
Rush Replacement Card	Shipment cost
Savings Only Debit Card Monthly	\$1.00 per card

SERVICE FEES

Account History Printout	\$3.00 per page
Account Reconciliation	\$15.00 per 1/2 hour
ACH Origination, Non-Recurring	\$10.00 per transaction
ACH Payroll Access	\$35.00 per account
Cash Advance - Non-PFCU Cards (<i>greater of 1% of cash advance amount or minimum \$10.00</i>)	\$10.00 per transaction
Cashier's Check	\$2.00 per item
Cashier's Check Reissue	\$25.00 per item
Check Cashing (<i>savings balance < \$100.00 with no added services</i>)	\$5.00 per check

*There is no limit on fees incurred for any one item.

Closed Membership (<i>within 90 days</i>)	\$20.00
Closed Checking Account (<i>within 90 days</i>)	\$10.00
Coin Processing (<i>up to \$2,000 free processing</i>)	10% of monthly total coin
Corporate Check (<i>1 free per day</i>)	\$2.00 per item
Corporate Check - Not Used for Purposes Intended	\$25.00 per check
Damaged or Missing Drive-Thru	\$100.00 per tube
Domestic Wire Transfer	\$20.00 per transfer
Escheatment	\$50.00
Fax Service Outgoing	\$10.00 per call
Garnishment and Tax	\$50.00 per item
Inactive Account (<i>no deposits or withdrawals for a 12-month period with savings balance < \$250</i>)	\$5.00 per month
Incoming Wire	\$10.00 per wire
International Collections	\$50.00 per item
International Wire Transfer	\$65.00 per transfer
Post Office Address	\$3.00 per correction
Return Statement	\$5.00 per statement
Rolled Coin Purchase (<i>2 free per day</i>)	\$1.00 per roll
Statement Copy	\$3.00 per statement
Stop Payment (<i>all items</i>)	\$30.00 per item
Stop Payment (<i>range of items</i>)	\$45.00
VISA® Gift Card	\$3.00 per item
Western Union® Transfer	\$35.00 per item

PRIME ONLINE & PRIME MOBILE ACCOUNT ACCESS

Bill Pay Return Items	\$35.00 per item
Bill Pay Stop Payment	\$35.00 per item

BUSINESS FEES

Coin Processing	10% of monthly total coin
Small Business Service	\$10.00 per month
Large Business Checking	See us for quotes

NON-MEMBER FEES

Non-Member Coin Processing	10% of total coin
Non-Member On-Us Check Cashing (<i>greater of 3% of check amount or minimum \$10.00</i>)	\$10.00 per check

SHARE VALUE

Par Value of One Share	\$5.00
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