

Our Rates & Service Charges



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This “Our Rates & Service Charges” disclosure explains current terms, rates and service charges applicable to the savings, checking and term share certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Term Share Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
11-16-2024							
Membership Shares							
\$0.01 - \$4.99	0.00%	0.00%					
\$5.00 - \$1999.99	0.30%	0.30%	\$5.00	\$5.00	\$5.00	Monthly	Monthly
\$2000.00 - \$9999.99	0.35%	0.35%					
\$10,000.00 - \$24,999.99	0.40%	0.40%					
\$25,000.00 and up	0.50%	0.50%					
Special Share Savings	0.30%	0.30%	\$10.00	NA	NA	Quarterly	Quarterly
Bailey Bobcat Savings							
\$0.01 - \$4.99	0.00%	0.00%					
\$5.00 - \$1999.99	0.30%	0.30%	\$5.00	\$5.00	\$5.00	Monthly	Monthly
\$2000.00 - \$9999.99	0.35%	0.35%					
\$10,000.00 - \$24,999.99	0.40%	0.40%					
\$25,000.00 and up	0.50%	0.50%					
Holiday Savings	0.30%	0.30%	-	NA	-	Quarterly	Quarterly
Junior Executives Share							
\$0.01 - \$500.00	0.95%	0.95%					
\$500.01 - \$1999.99	0.30%	0.30%	\$5.00	\$5.00	\$5.00	Monthly	Monthly
\$2000.00 - \$9999.99	0.35%	0.35%					
\$10,000.00 - \$24,999.99	0.40%	0.40%					
\$25,000.00 and up	0.50%	0.50%					
Smart Young Investors							
\$0.01 - \$2500.00	1.19%	1.20%					
\$2500.01 - \$9999.99	0.35%	0.35%	\$5.00	\$5.00	\$5.00	Monthly	Monthly
\$10,000.00 - \$24,999.99	0.40%	0.40%					
\$25,000.00 or more	0.50%	0.50%					
Custom Daily Share							
\$0.01 - \$499.99	0.00%	0.00%					
\$500.00 - \$1999.99	0.30%	0.30%	\$500.00	\$500.00	\$500.00	Monthly	Monthly
\$2000.00 - \$9999.99	0.35%	0.35%					
\$10,000.00 - \$24,999.99	0.40%	0.40%					
\$25,000.00 or more	0.50%	0.50%					
Custom Money Market							
\$0.01 - \$4999.99	1.60%	1.61%					
\$5000.00 - \$9999.99	1.65%	1.66%					
\$10,000.00 - \$24,999.99	1.70%	1.71%	\$2500.00	\$2500.00	\$2500.00	Monthly	Monthly
\$25,000 - \$49,999.99	1.80%	1.81%					
\$50,000.00 - \$99,999.99	1.95%	1.97%					
\$100,000.00 and up	2.05%	2.07%					

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
11-16-2024							
Free Checking w/E-Statements							
\$0.01 - \$999.99	0.00%	0.00%					
\$1000.00 - \$1999.99	0.20%	0.20%	\$25.00	\$1000.00	NA	Monthly	Monthly
\$2000.00 - \$9999.99	0.25%	0.25%					
\$10,000.00 - \$24,999.99	0.30%	0.30%					
\$25,000.00 or more	0.35%	0.35%					
Emeritus Checking							
\$0.01 - \$999.99	0.00%	0.00%					
\$1000.00 - \$1999.99	0.20%	0.20%	\$25.00	\$1000.00	NA	Monthly	Monthly
\$2000.00 - \$9999.99	0.25%	0.25%					
\$10,000.00 - \$24,999.99	0.30%	0.30%					
\$25,000.00 or more	0.35%	0.35%					
Premier Now Checking							
\$0.01 - \$999.99	0.00%	0.00%					
\$1000.00 - \$1999.99	0.20%	0.20%	\$1000.00	\$1000.00	\$575.00	Monthly	Monthly
\$2000.00 - \$9999.99	0.25%	0.25%					
\$10,000.00 - \$24,999.99	0.30%	0.30%					
\$25,000.00 or more	0.35%	0.35%					
Term Share Certificate Accounts							
\$500.00 - \$49,999.99							
6 to 11 months	3.95%	4.00%	\$1000.00	\$1000.00	\$1000.00		
12 to 17 months	3.10%	3.13%	\$1000.00	\$1000.00	\$1000.00		
15 Month Special	3.35%	3.39%	\$1000.00	\$1000.00	\$1000.00		
18 to 23 months	3.00%	3.03%	\$1000.00	\$1000.00	\$1000.00	Quarterly	Quarterly
24 to 29 months	3.10%	3.13%	\$500.00	\$500.00	\$500.00		
30 to 47 months	3.20%	3.23%	\$500.00	\$500.00	\$500.00		
48 to 59 months	3.30%	3.34%	\$500.00	\$500.00	\$500.00		
60 months	3.50%	3.54%	\$500.00	\$500.00	\$500.00		
\$50,000.00 and up							
6 to 11 months	4.05%	4.11%					
12 to 17 months	3.20%	3.23%					
15 Month Special	3.45%	3.49%					
18 to 23 months	3.10%	3.13%	\$50,000.00	\$50,000.00	\$50,000.00	Quarterly	Quarterly
24 to 29 months	3.20%	3.23%					
30 to 47 months	3.30%	3.34%					
48 to 59 months	3.40%	3.44%					
60 months	3.60%	3.64%					
Traditional and Roth Individual Retirement Accounts							
IRA Certificates							
\$1000.00 - \$49,999.99							
12 to 17 months	3.10%	3.13%					
15 Month Special	3.35%	3.39%					
18 to 23 months	3.00%	3.03%	\$1000.00	\$1000.00	\$1000.00	Quarterly	Quarterly
24 to 29 months	3.10%	3.13%					
30 to 47 months	3.20%	3.23%					
48 to 59 months	3.30%	3.34%					
60 months	3.50%	3.54%					

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
11-16-2024							
IRA Certificates							
\$50,000.00 and up							
12 to 17 months	3.20%	3.23%	\$50,000.00	\$50,000.00	\$50,000.00	Quarterly	Quarterly
<i>15 Month Special</i>	3.45%	3.49%					
18 to 23 months	3.10%	3.13%					
24 to 29 months	3.20%	3.23%					
30 to 47 months	3.30%	3.34%					
48 to 59 months	3.40%	3.44%					
60 months	3.60%	3.64%					
IRA Share Account							
\$200.00 - \$4999.99	1.60%	1.61%	\$200.00	\$200.00	\$200.00	Monthly	Monthly
\$5000.00 - \$9999.99	1.65%	1.66%					
\$10,000.00 - \$24,999.99	1.70%	1.71%					
\$25,000.00 - \$49,999.99	1.80%	1.81%					
\$50,000.00 and up	2.05%	2.07%					
Health Savings Account							
\$0.01 - \$4999.99	1.60%	1.61%	\$0.00	\$0.00	\$0.00	Monthly	Monthly
\$5000.00 - \$9999.99	1.65%	1.66%					
\$10,000.00 - \$24,999.99	1.70%	1.71%					
\$25,000.00 - \$49,999.99	1.80%	1.81%					
\$50,000.00 and up	2.05%	2.07%					

Explanation of Rates & Service Charges

As explained in the MSA, the “Our Rates & Service Charges” disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors.

All accounts other than Term Share Accounts are Tiered Rate Accounts. For Smart Young Investor accounts and Jr. Executives share accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each tier. For accounts other than Smart Young Investor or Jr. Executives share accounts, if the balance is within a particular tier, the Dividend Rate and Annual Percentage Yield specified for that tier will apply to the full balance in the account.

For all accounts, the Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Term Share Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Term Share Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield.

For all accounts other than Custom Daily Share, Custom Market, and Term Share accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period. For all Custom Daily Share, Custom Market, and Term Share Accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

Custom Daily Savings accounts are limited to two (2) withdrawals per month. If you have more than two (2) withdrawals in any month, you will be assessed an excess withdrawal charge for each extra withdrawal.

For a Holiday Savings account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1 and the account will remain open. If any withdrawal is made from this account before the end of the term, you will be charged a service charge as set forth in the schedule of service charges.

Bailey Bobcat accounts are limited to members under 13 years old. When the member reaches age 13, the account will automatically convert to a Junior Executive share account.

Junior Executive share accounts are limited to members between 13 and 18 years old. When the member reaches age 18, the account will automatically convert to a Smart Young Saver Investor share account.

Smart Young Saver Investor accounts are limited to members between 18 and 25 years old. When the member reaches age 25, the account will automatically convert to a Membership share account.

7. Term Share Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Term Share Account.

b. Maturity

The Term Share Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Term Share Account before the maturity date.

1) Amount of Penalty. The penalty on all certificates will be 182 days' dividends on the entire balance.

2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Term Share Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Our Service Charges for Consumer Accounts

Electronic Services Card Services

Mobile Banking	FREE
Mobile Deposit	FREE
Online Banking	FREE
Online Bill Pay	FREE
Phone Banking (JOY)	FREE
Text Banking (JOY)	FREE
Account Alerts (email or text)	FREE

Account Charges

Account Activity Printout	\$2/print out
Account Balancing Assistance	\$20/hour
Account Research	\$20/hour
Bad Address	\$5/month
Check Copy	\$2/check
Check Printing Charge	varies
Counter Check	\$2/page
E-Statements	FREE
Paper Statement on Checking Accounts ¹	\$1/month
Statement Copy	\$2/statement
Fresh Start Checking	\$5/month
Rebound Checking	\$5/month
Inactive Account (after 1 year)	\$5/month
IRA Closure	\$25
Membership Closure (within 6 months)	\$20
Membership (re-established within 6 months)	\$10
Outgoing ACH Setup	\$5
Stop Payment (Check/ACH item)	\$29/item
Verification of Deposit	\$5
First Mortgage Payoff Statement	\$20

Minimum Balance

Bailey Bobcat Share	\$2/month
Basic Checking Account	\$5/month
Custom Daily Share Savings Account	\$5/month
Custom Market Account	\$10/month
Jr. Executives Share	\$2/month
Membership Share Savings Account	\$5/month
Premier Now Account	\$10/month
Smart Young Investors Share	\$2/month

Excess Withdrawal

Custom Daily Share Savings Account	\$5/withdrawal
Holiday Savings Account	\$5/withdrawal

Overdraft Charges

Item Returned for Insufficient Funds (NSF) ⁴	\$10/presentation
Overdraft Transfer	\$1
Paid Overdraft	\$25/item
Courtesy Pay	\$25
Courtesy Pay Reinstatement	\$25

Card Services

ATM Card Issuance	\$10
ATM/Check Card Replacement Card including Credit	\$10/card
Allpoint & CO-OP Network ATM Transactions	FREE
SIUCU Branded Network ATM Transactions	FREE
Foreign ATM PIN Based Transaction ²	\$3/transaction
POS Credit Based Transaction	FREE
POS PIN Based Transaction	FREE
Merchant Block	\$10

VISA Gift Cards with SIUCU checking account	\$2
without SIUCU checking account	\$3
VISA Every Day Money Card	\$5 for initial load
Chip (EMV) VISA Prepaid Travel Money Card	
Initial Load	\$8
Reload	\$2

Transfer Service Charges

Collection Item - Outgoing	\$30
Domestic Wire Transfer	
Outgoing	\$15/item
Incoming	\$5/item
International Transfer	
Outgoing	\$60
Incoming	\$60
Wire Recall	\$30

Safe Deposit Boxes

3 x 5	\$15/year
3 x 10	\$20/year
5 x 10	\$30/year
10 x 10	\$50/year
Box Drill or Key Replacement	Cost

General Service Charges

Cashier's Check ³	\$3/each
Completed from Self-Serve Kiosk	FREE
Certified Mail Charge for Checks over \$1000	\$5
Check Cashing (non-member)	\$5
Coin Counting (member)	FREE
(non-member)	8% of total
Copy	\$.25/page
Escheat Notice	\$5
Fax	\$1.00/page
Foreign Currency Exchange	\$15 plus costs
Levy Processing	\$50/levy
Loan Payment over the Phone from External Account	\$7.95
Money Order ³	\$1.50/each
Completed from Self-Serve Kiosk	FREE
Online, Text, Mobile, Kiosk or JOY Transfers	FREE
Telephone Transfer	\$1
Non-Member Converting Check to Cashiers' Check	\$5
Non-Wage Garnishment Processing	\$50/garnishment
Notary Public Service	FREE
Other IRS Processing	\$50/item
Signature Guarantee	\$10/guarantee
Subordination/Modification Agreement	\$75
Legal Review of Account Documents	Attorney Fees/Costs
Skip-A-Pay Loan Deferral	
Self Service Online/Kiosk	\$20/use
In-Branch or by Phone	\$25/use

¹ Waived for Jr. Executives and Emeritus Checking Accounts.

² Excludes participating CO-OP and Allpoint Network ATMs.

³ Waived for Basic Checking, Emeritus Checking, Premier Now Accounts and from our self-serve kiosks.

⁴ An NSF charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate charge.