

LPS Employees FCU

5625 'O' Street, Suite 106

Phone: (402) 486-3644

## Rate and Fee Schedule

Effective Date: 10/1/2015

Account Type	Dividend Rates			
	Dividend/APY	Dividends Compounded	Dividends Credited	Dividend Period
Savings and Checking Accounts	.75% / .75%	Daily	Monthly	Monthly
6 Month Certificate of Deposit	.80% / .80%	Daily	Monthly	Monthly
12 Month Certificate of Deposit	1.00% / 1.00%	Daily	Monthly	Monthly
24 Month Certificate of Deposit	1.25% / 1.26%	Daily	Monthly	Monthly

Balance Requirements				
Minimum Balance	Interest Method	Additional Deposits	Withdrawals	Renewals
\$5.00 Savings \$0 Checking	Daily Balance	Anytime	Anytime	N/A
\$500.00	Daily Balance	With CU Approval	At maturity or with penalty (see 5,6 & 7)	Automatic renewal with a 20 day grace
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**1. Rate information.** The Annual Percentage Yield (APY) is the amount of interest paid assuming the given rate is compounded and paid monthly for one year. Dividends will begin to accrue on the business day of deposit.

**2. Balance Information.** Minimum balance requirements are stated above.

**3. How Dividends are calculated.** Dividends are calculated using the Daily Balance method. The stated interest is applied to the balance at the end of the each day, and then accumulated and paid the last day of the month.

**4. Closing an account.** If you close your account, you will receive the interest earned through the date prior to the date of closing.

**5. Certificate of deposit Early Withdrawal Penalty.**

We may impose a penalty of up to 90 days interest upon early withdrawal of all or part of your certificate.

**6. Exceptions to early withdrawal Penalties.**

At our option, we may allow withdrawal(s) before maturity without penalty upon the death or legal incompetency of an account owner, or for any reason with the approval of the credit union.

**7. Certificate Renewal.** Your certificate will automatically renew for another similar term upon maturity. You have 20 days from the maturity date to withdraw funds without an early withdrawal penalty.

**FEE SCHEDULE**

- \* Deposited Check Return Fee - \$10.00
- \* Non Sufficient Fund (NSF) Items - \$20.00 - refer to Checking Account Agreement.
- \* Stop Payment of a members check or electronic transaction - \$10.00 Fee
- \* Stop Payment of a check issued by the Credit Union on your behalf - \$30.00 Fee
- \* Replacement of lost or damaged Debit Card - \$10.00
- \* Account Transfers - By member request or to cover checking account NSF - No Charge.
- \* Wire Transfers - Not Available - Contact CU for options to electronically transfer funds.

All Accounts are insured to at least \$250,000.00 by the National Credit Union Share Insurance Fund (NCUSIF), an Agency of the U.S. Government. The rates and fees of this Schedule are accurate as of the date shown above. If you have questions, please call the credit union. 402-486-3644