

**SHARE/CHECKING ACCOUNT RATE SCHEDULE: Effective July 1, 2020**

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Rate Schedule. The Credit Union may offer other rates for these accounts from time to time.

Rate Schedule								
Account Type	Dividend Rate / Annual Percentage Yield	Dividends Compounded/Credited/Period	Balance Requirement	Minimum Opening Deposit	Minimum Balance to avoid a Service Fee +	Minimum Balance to Earn the Stated APY	Balance Method	
Share Savings Account	\$0.01 - \$499.99	0.025% / 0.025%	Quarterly*	\$5.00	\$5.00	---	\$0.01	Daily Balance
	\$500-\$1,999.99	0.050% / 0.050%						
	\$2,000-\$9,999.99	0.050% / 0.050%						
	\$10,000.00 & Up	0.060% / 0.060%						
Sub Share Savings Account	\$0.01 - \$499.99	0.025% / 0.025%	Quarterly*	\$5.00	\$5.00	\$100	\$0.01	Daily Balance
	\$500-\$1,999.99	0.050% / 0.050%						
	\$2,000-\$9,999.99	0.050% / 0.050%						
	\$10,000.00 & Up	0.060% / 0.060%						
7.5% High Rate Share Savings Account	\$0.01-\$500.00	7.499% / 7.50%	Quarterly*	\$50.00	\$50.00	---	\$0.01	Daily Balance
	\$500.01-\$9,999.99	0.050% / 7.50% to 0.423%						
	\$10,000.00-\$250,000.00	0.060% / 0.423% to 0.075%						
Home Match Savings Account	\$0.01 - \$499.99	0.025% / 0.025%	Quarterly*	\$50.00	\$50.00	---	\$0.01	Daily Balance
	\$500-\$1,999.99	0.050% / 0.050%						
	\$2,000-\$9,999.99	0.050% / 0.050%						
	\$10,000.00 & Up	0.060% / 0.060%						
Club Accounts (Holiday, Vacation, Young Savers and Summer Savings)	0.050% / 0.05%	Quarterly*	\$5.00	---	---	---	---	Daily Balance
IRA Savings Account (Roth, Traditional and Coverdell Education)	0.150% / 0.15%	Quarterly*	\$200.00	\$200.00	---	\$200.00	---	Daily Balance
Money Market Account	\$1,000-\$9,999.99	0.100% / 0.10%	Monthly**	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance
	\$10,000 and Up	0.125% / 0.125%						
Premier Money Market Account	\$25,000 and Up	0.150% / 0.15%	Monthly**	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	Daily Balance
Elite Money Market Account	\$50,000-\$249,999.99	0.200% / 0.20%	Monthly**	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	Daily Balance
	\$250,000 & Up	0.250% / 0.25%						
Your Money Your Market Money Market Account (Limited Time)	\$1,000-\$9,999.99	0.100% / 0.10%	Monthly**	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance
	\$10,000 and Up	0.125% / 0.125%						
America Saves Money Market Account (New accounts promo ended 3/4/17)	\$1,000 - \$9,999.99	0.100% / 0.10%	Monthly**	\$1,000.00	\$1,000.00	---	\$1,000.00	Daily Balance
	\$10,000 & Up	0.125% / 0.125%						
Basic Checking Account	---	---	---	---	---	---	---	---
Student Checking Account	---	---	---	---	---	---	---	---
Interest Checking Account	0.050%/0.05%	Monthly**	\$200.00	\$200.00	\$1,000.00	\$0.01	Daily Balance	
Senior Checking Account	0.050%/0.05%	Monthly**	---	---	---	\$0.01	Daily Balance	
Right Turn Checking Account	---	---	---	\$100.00	---	---	---	
NJ Consumer Checking Account	---	---	---	\$50.00	---	---	---	

**TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES**

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate Schedule are share (savings) accounts.

**1. Par Value.** The minimum required to open and maintain an account is the purchase of a \$5.00 par value of share in the credit union.

**2. Rate Information.** The Annual Percentage Yield (APY) is a percentage rate that 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 APY may change quarterly as determined by the Credit Union's Board of Directors for Share Savings, Club Accounts and IRA Savings Accounts. The Dividend Rate and APY may change monthly as determined by the Credit Union's Board of Directors for Money Market, Interest and Senior Checking accounts. The Share Savings Account is a Tiered Rate Account. The daily balance method is calculated by the application of a daily periodic rate to the full amount of principal in the account each day. The first Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is \$0.01 to \$499.99. The second Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is \$500.00 to \$1,999.99. The third Dividend Rate and APY listed for this account will apply if your account balance is from \$2,000.00 to \$9,999.99. The fourth Dividend Rate and APY listed for this account will apply if your account balance is from \$10,000.00 to \$49,999.99. Once a particular balance range is met, the Dividend Rate and Annual Yield for that balance range will apply to the full balance of your account. The Money Market Account offers two tiers. The first Dividend Rate and APY listed for this account in the Rate Schedule will apply if your account balance is \$1,000.00 to \$9,999.99. The second Dividend Rate and APY listed for this account will apply if your account balance is \$10,000.00 and over. Once a particular balance range is met, the Dividend Rate and APY for that balance range will apply to the full balance of your account. The Dividend Rates and APYs are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The High Rate Share Savings Account is a Split-rate Tiered Rate Account. The daily balance method is calculated by the application of a daily periodic rate to the portion of the balance of the account in each tier each day. The first Dividend Rate and APY listed for this account in the Rate Schedule will be paid if your account balance is \$0.01 to \$500.00. The second Dividend Rate and APY range listed for this account in the Rate Schedule will be paid only on the portion of your daily balance between \$500.01 to \$9,999.99 depending on the balance in the account. The third Dividend Rate and APY range listed for this account in the Rate Schedule will be paid only on the portion of your daily balance between \$10,000.00 to \$250,000.00 depending on the balance in the account.

**3. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If you close your account before dividends are paid, you will not receive the accrued dividends.

**5. Accrual of Dividends.** For Share Savings, Club, IRA Savings, Interest and Senior Checking and Money Market Accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. Dividend Period.** \*For these account types, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is April 1. \*\*For these account types, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is February 1.

**7. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Savings Accounts, a minimum balance of \$5.00 must be maintained. For Share Savings, Interest and Senior Checking and Money Market Accounts, there is a minimum daily balance required to earn the stated APY for the dividend period. If the minimum daily balance is not met, you will not earn the stated APY and will not earn interest. For Share Savings, Club, IRA Savings, Interest and Senior Checking and MoneyMarket Accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**8. Account Limitations.** For Share Savings, Club and Money Market Accounts, no more than six (6) preauthorized, automatic, internet or telephone transfers may be made from these accounts to another account of yours 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 a Holiday Club Share account, the entire balance will be transferred to your Share Savings Account on or after October 5 and the account will remain open. For a Vacation Club Share account, the entire balance will be transferred to your Share Savings Account on or after May 5 and the account will remain open. For a Summer Savers Club Account, the account balance will be transferred to your regular Share Account in four equal distributions on or after July 15<sup>th</sup>, July 30<sup>th</sup>, August 15, and August 30<sup>th</sup> and the account will remain open. You will be charged a withdrawal fee of \$10.00 for any early withdrawal from a Holiday, Vacation or Summer Savings Club Account. For Money Market Accounts, six (6) withdrawals per month are allowed. For IRA Savings, Interest, Senior and Basic Checking Accounts, no account limitations apply.

**9. Inactivity.** For all accounts that have not been utilized in 180 days or longer and contain less than \$5.00 these accounts may be closed within 30 days after notice of inactivity.

+Non-Participation Fee of \$10 is charged to the Share Savings account for memberships/households in the Basic Tier of Relationship Rewards. Please see chart on the following page for full details and how to avoid a fee.

**FEE SCHEDULE - July 1, 2020**

**SAVINGS ACCOUNT FEES**

Non-Participation Fee*	\$10.00 p/month
Club Account Early Withdrawal Fee	\$10.00 per w/d
Organizational Account Fee	\$2.00 p/month
Dormant Account <sub>1</sub>	\$5.00 p/month
Sub-Share Minimum Balance Fee <sub>2</sub>	\$5.00 p/month
IRA Trustee to Trustee Transfer Fee	\$25.00
Account Conversion Fee	\$25.00

\*For memberships/households in the Basic Tier of Relationship Rewards. See RR chart for full details and how to avoid a fee. <sub>1</sub>No member generated activity within 12 months. Waived if less than 18 years old or if balance is greater than \$1,000. <sub>2</sub> Average daily balance under \$100.00.

**MONEY MARKET ACCOUNT FEES**

Minimum Balance Fee <sub>3</sub>	\$12.00 p/month
Overdraft Fee	\$30.00 p/paid item
Insufficient Funds Fee <sub>4</sub> (NSF)	\$30.00 (Returned Items)
Excessive Check Clearing <sub>5</sub>	\$15 p/item
Below Minimum Check Amount <sub>6</sub>	\$15 p/item

Stop Payment	
One (1) Check	\$30.00
Series of Checks	\$35.00
Postdated Item Request Fee	\$5.00 p/req.
Draft Copy Fee	\$3.00 p/draft
Certified Draft Fee	\$10.00 p/draft
Return of Original Share Draft <sub>7</sub>	\$5.00 p/draft

<sub>3</sub>If falls below minimum balance at any time during the day. <sub>4</sub>Overdrawing by check, ACH, check card, or any other electronic services. <sub>5</sub>More than 6.

<sub>6</sub>Under \$500. <sub>7</sub>Only available for a limited time after check clearing.

**CHECKING ACCOUNT FEES**

Interest Checking Below Minimum Balance Fee <sub>8</sub>	\$10.00 p/month
Right Turn Checking Monthly Fee	\$10.00 p/month
NJ Consumer Checking Monthly Fee	\$3.00 p/month
NJ Consumer Checking	\$0.50 per check
More than 8 checks p/month	

Overdraft Fee	\$30.00 p/paid item
Insufficient Funds Fee <sub>4</sub> (NSF)	\$30.00 (Returned Items)
Overdraft Protection Transfer Fee	\$15.00 p/item

Stop Payment	
One (1) Check	\$30.00
Series of Checks	\$35.00
Postdated Item Request Fee	\$5.00 p/request
Draft Copy Fee	\$3.00 p/draft

**CHECKING ACCOUNT FEES (cont)**

Certified Draft Fee	\$10.00 p/draft
Return of Original Share Draft <sub>10</sub>	\$5.00 p/draft
Check Printing Fees	Varies
<sub>8</sub> Average Daily Balance. <sub>9</sub> Overdrawing by check, ACH, check card, or any other electronic services.	
<sub>10</sub> Available for a limited time after clearing.	

**AUTOMATED TELLER MACHINE FEES**

Foreign ATM W/D Fee	\$3.00 p/trans
STAR ATM Card Fee	\$1.00 p/month
Return ATM Deposit Fee	\$10.00
Missing Endorsement Fee	\$10.00
Stale Dated Check Fee	\$10.00
Non-negotiable Item Fee	\$10.00
Empty Envelope Fee	\$10.00
PIN Mailer Request Fee	\$5.00
Replacement ATM/Check Card Fee	\$7.50
Plastic Card Non-Activity Fee	\$5.00 p/month

**OTHER SERVICE FEES**

Copy of a Teller Ck or Source of Receipt	\$2.00
CUNJ Teller Check	
Payable to Member Only	FREE
Payable to Member/Second Payees	\$3.00
Deposit/Funds Verification Letter or Form	\$5.00
Fax Back Request	\$7.00
Statement Copy Fee	\$5.00 per stmt
Deposited Item Return Fee	\$20.00 p/item
Wire Transfer	
Incoming	\$15.00 p/wire
Domestic Outgoing	\$25 p/wire
International Outgoing	\$35 p/wire
FedEx Overnight Fee	\$25.00
Money Order Fee	\$4.00
Gift Card Fee <sub>11</sub>	\$2.50 p/card
Stop Payment of Official Check	\$25.00
Stale Dated Official Check Fee <sub>12</sub>	\$0.25 p/month
Collection p/item Fee	\$15.00 min <sub>13</sub>
Early Account Closing Fee	\$25.00 <sub>14</sub>

**OTHER SERVICE FEES (cont)**

Non-TTT Telephone Inquiries/ Transfers/Withdrawal Fee	\$3.00
Notary Service (Non-CUNJ Business)	\$2.00 p/sign.
Per Levies and/or Writs Fees	\$100.00
Check Cashing Fee <sub>15</sub>	\$10.00
Teller W/D Fee <sub>16</sub>	\$2.00 per W/D
Bad Address/Email Fee	\$6.00
Paper Statement Fee	\$2.00 p/month
Acct Reconciliation and/or Research <sub>18</sub>	\$20.00 per hr

<sub>11</sub>Load amounts of \$10 to \$500. <sub>12</sub>Retroactive after one year. <sub>13</sub>Fees may be higher. <sub>14</sub>Within 6 months of opening account. <sub>15</sub>If amount exceeds balance. <sub>16</sub>After four trans p/month. Waived for checking accounts. <sub>17</sub>Since last statement.

<sub>18</sub>(1) One hour minimum.

Relationship Rewards: Fees may be waived or reduced based on your participation tier with the credit union. Refer to our Relationship Rewards Chart for full details.



*Rate & Fee Schedule*



**Share and Share Draft Accounts**

[www.CUNJ.org](http://www.CUNJ.org)  
**1301 Parkway Avenue**  
**Ewing, NJ 08628**  
**(609) 538-4061 • (800) 538-4061**

**Identity Verification Notice**

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family and our country from terrorism by preventing terrorist financing. We want you to know that Section 326 of this Act requires our credit union to verify the identity of all new credit union members. We must also verify the identity of members and nonmembers added as signatories to and have access to new or existing deposit accounts and loans. We must also retain copies of documents used to verify your identity.

**If you are an existing member** who joined the credit union before the USA Patriot Act rules became effective we may also need to verify and retain copies of any documents used to verify your identity when you request a new deposit account, apply for a loan or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identification policies.



## Relationship Rewards

	Platinum Plus	Platinum	Gold	Silver	Basic
*Combined Balance & Requirements	\$250,000 + OR First Mortgage OR Investment Account OR 50 Debit Card Purchase Transactions**	\$75,000 - \$249,999.99 OR 30-49 Debit Card Purchase Transactions**	\$25,000 - \$74,999.99 OR 20-29 Debit Card Purchase Transactions**	\$1,000 - \$24,999.99 OR 5-19 Debit Card Purchase Transactions** OR New Member***	Less than \$1000 AND Less than 5 Debit Card Purchase Transactions**
Foreign ATM W/D Fee	FREE	10 FREE - \$2 Thereafter	5 FREE - \$2 Thereafter	\$2	\$3
Overdraft Protection Transfer Fee	FREE	FREE	\$5	\$10	\$15
Check Printing <sup>1</sup>	FREE	2 BOXES ANNUALLY FREE			
Non-Participation Fee	WAIVED	WAIVED	WAIVED	WAIVED	\$10 PER MONTH
Consumer Loan Discount <sup>2</sup>	0.25%	0.10%	0.05%		
Member Exclusive Offers	YES				
Certified Check Fee	WAIVED	WAIVED	\$10	\$10	\$10
Check Cashing Fee	WAIVED	WAIVED	\$4	\$5	\$10
Paper Statement Fee	WAIVED	WAIVED	WAIVED	\$1	\$2
Incoming Wire Fee	WAIVED	WAIVED	\$5	\$10	\$15
Domestic Wire Fee	WAIVED	WAIVED	\$15	\$25	\$25
Notary Service Fee	WAIVED	WAIVED	WAIVED	WAIVED	\$2

Qualifications are based on an "OR" relationship meaning that if you meet one of the criteria, you will qualify for that tier. You will be placed in the highest tier that you qualify for. Your tier level will be based on your qualifications from the prior month. Members with delinquent loans more than 30 days will be placed into the Basic tier. Excluded from Relationship Rewards: NJ Consumer Checking Accounts, Business Accounts, Children ages 0-17 if not part of a combined HH, Estate, Trust, RPA and Custodial Accounts. \*Combined balances are calculated by adding end of month balances in your CU of NJ Checking, Savings, Money Markets, Certificates, Loans and Credit Card limit(s) in any one given member account. Investment, Mortgage and Student Loan balances are excluded from combined balances. To opt-in to combining your entire household balance, you must complete a householding form. \*\*Monthly debit purchase transactions are calculated based on when they post to the account, not when the transaction actually occurs. This will include all transactions that post from the first of the month until the last day of the month. Transactions are counted based on the total debit purchase transactions on each checking account separately, not based on the combined transactions on multiple checking accounts in a household. If multiple checking accounts exist in a household, then the checking account with the highest transactions will be counted to determine tier level. \*\*\*New members within last 90 days. 1. Annual Check Printing is effective January through December. Must order with a CU of NJ Representative. Selected styles only. 2. Maximum discount for consumer loans is 0.25% off for this program and 0.50% off combined with other programs. Subject to credit approval. First Mortgages, second mortgages (including Home Equity Loans and Lines), student loans, personal line of credit, lifestyle loans and credit cards are excluded.