



# RATE & FEE SCHEDULE

## SHARE & CHECKING ACCOUNTS

## FEE SCHEDULE

### CHECKING ACCOUNT FEES

Non-Sufficient Fund Check:	\$35.00 per item
ACH Return:	\$35.00 per item
Deposited Return Item:	\$10.00 per item
Stop Payment Fee:	\$25.00 per request
Item Held For Collection:	\$10.00 per item
Automatic Transfer from Regular Share Fee:	\$2.00 per transfer
Special Statement Fee:	\$2.00 per statement
Photo Copy of Statement Fee:	\$2.00 per copy
Photo Copy of Check Fee:	\$2.00 per copy
Nifty Fifty Account Below Minimum Balance Fee:	\$3.00 per month if minimum balance is not maintained
Closing a Checking Account within 3 Months of the Open Date Fee:	\$20.00

### OTHER SERVICE FEES

(applicable to all accounts)

Non-sufficient funds item:	\$35.00 per item
Replacement ATM Card Fee:	\$5.00 per card
Replacement Visa Debit Card Fee:	\$7.50 per card
Account Reconciliation/Account Research Fee:	\$15.00 per hour
Statement Copy Fee:	\$1.00 per copy
Wire Transfer (Domestic) Fee:	\$10.00 per transfer
Wire Transfer (Foreign) Fee:	\$25.00 per transfer
Incoming Wire Transfer (Domestic):	\$ 5.00 per transfer
Incoming Wire Transfer (Foreign):	\$15.00 per transfer
Certified (Cashier's) Check Fee:	\$3.00 per check
American Express Travelers Checks For Two Fee:	\$.50 per \$100.00
Account Closure/Unsatisfactory Account Fee:	\$25.00
Closing a Share Account within 3 Months of the Open Date Fee:	\$10.00
Dormant Account Fee:	\$2.00 per month
Inactive Account:	No Charge
Bad Address Fee:	\$3.00
Teller Check to 3rd Party (After 3 per month):	\$2.00
Stop Payment on Teller Check Fee:	\$25.00
Bill Pay:	\$5.00 per month
Foreign ATM Transaction Fee:	\$2.00 per transaction
Late Loan Payment Fee:	\$25.00

### 2 LOCATIONS IN LINCOLN:

6700 S. 70th Street  
2500 "N" Street

#### Mailing Address:

P.O. Box 83088

Lincoln, NE 68501-3088

402-475-7059

[www.PeoplesChoiceLincoln.org](http://www.PeoplesChoiceLincoln.org)

#### Office Hours

(lobby & drive-up)

Monday - Friday

7:00 a.m. - 5:30 p.m.

Saturday

8:30 a.m. - 12:30 p.m.

### SAFE DEPOSIT BOX FEE

Annual Rental

Size:	Fee:
3x5	\$15.00
5x5	\$20.00
3x10	\$25.00
5x10	\$35.00
7x10	\$45.00
10x10	\$55.00
Lost Key Fee:	\$10.00
Drilling of Box Fee:	\$250.00

Federally insured by NCUA.



Rvd. January, 2010

The rates and fees appearing in this Schedule are accurate and effective for deposit accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule. If you have any questions, or require current rate and fee information on your accounts, please call the credit union location at (402) 475-7059.

## Peoples Choice Federal Credit Union Rate & Fee Schedule

Account Type	Dividend Rate	Annual Percentage Yield	Minimum Daily Balance to Earn Dividends	Minimum Balance to Avoid a Service Fee	Account Limitations (See Section 6)	Dividends Calculated & Credited	Dividend Period
<b>Regular Share Account</b>	0.25%	0.25%	\$25.00	N/A	Account transfer limitations apply.	Monthly	Calendar Month
<b>Holiday Club Account</b>	0.25%	0.25%	\$25.00	N/A	Account transfer limitations apply.	Monthly	Calendar Month
<b>IRA Share Account</b>	0.75%	0.75%	\$25.00	N/A	N/A	Monthly	Calendar Month
<b>Regular Checking Account</b>	0.25%	0.25%	\$2,500.00	N/A	N/A	Monthly	Calendar Month
<b>Nifty Fifty Checking Account</b>	0.25%	0.25%	\$25.00	\$100.00	N/A	Monthly	Calendar Month

### Last Dividend Declaration Date

June 30, 2010

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

Except as specifically described, the following disclosures apply to all of the accounts.

**1. Rate Information.** The Annual Percentage Yield 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. For Regular Share and IRA Share accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Nifty-Fifty Checking and Regular Checking accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

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

**3. Dividend Compounding & 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 Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule.

**4. Accrual Dividends.** For all accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Nifty Fifty Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth on the reverse side. For all accounts, there is a minimum daily balance to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Account Limitations.** For Regular Share accounts, no more than six (6) pre-authorized (ACH/automatic debit), automatic, telephone, MARS, HFS, checks to a third party, or overdraft transfer withdrawals COMBINED, in any one-month period. If you exceed these limitations, your account may be subject to a fee or be closed. For IRA Share, Nifty Fifty Checking, and Regular Checking accounts, there are no account limitations. For a Holiday Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 1st and the account will remain open.

- ◆ Minimum Opening Deposit is \$25.00 on all Account Types.
- ◆ Dividends computed on the Daily Balance on all Account Types.

Federally insured by NCUA.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency