

GUADALUPE PARISH CREDIT UNION RATE & FEE SCHEDULE

Dividend Rates & Annual Percentage Yield
APY = ANNUAL PERCENTAGE YIELD

EFFECTIVE DATE: April 1, 2020

SHARE ACCOUNTS
RATE: .70% APY .7018%

SHARE ACCOUNT RATE INFORMATION

The Annual Percentage yield is a percentage rate that states the amount of dividends, based on the dividend rates and frequency of compounding for a 365 day period. The dividend rate and the annual percentage yield may change at any time as determined by the Board of Directors.

COMPOUNDING

Dividends will be compounded quarterly and credited quarterly. The dividend period begins on the first calendar day of the period.

EFFECT OF CLOSING AN ACCOUNT

If the account is closed before dividends are paid accrued dividends will not be paid for the period.

MINIMUM BALANCE REQUIREMENTS

Five dollars is required to open an account. To earn the Annual Percentage Yield dividend a minimum daily balance of \$25.00 for each day of the dividend period is required. Dividends are calculated using the average daily balance method, which applies an average periodic rate to the balance in the account. Dividends begin to accrue on cash and non-cash deposits, such as checks, on the business day of the deposit.

FEES - The following fees may apply to your account:

MEMBERSHIP FEE	\$ 2.00 / One Time Fee
SHORT TERM LOAN (Up to 6 Mons)	50.00 / Application Fee
RETURN CHECK FEE (NSF)	12.00 / PER CHECK
STOP PAYMENT FEE (GPCU)	20.00 / PER CHECK
STOP PAYMENT FEE (Bank)	30.00 / PER CHECK
COPY OF PAID CHECK	4.00 / PER CHECK
SHARE TO SHARE DRAFT FEE	2.00 / PER TRANSFER
ACH RETURN FEE	25.00 / PER ITEM
EFT FEE (Debit Card NSF)	25.00 / PER ITEM
WIRE TRANSFER FEE (Outgoing)	12.00 / PER ITEM
CASHIER'S CHECK FEE	3.00 / PER CHECK
ACCOUNT HISTORIES	1.00 / PER PAGE
ACCOUNT RESEARCH FEE	10.00 / PER HOUR
LOAN LATE FEE	15.00 / PER LOAN – LOANS OVER 30 DAY DLINQUENT
FAX FEE	2.00 / CHARGE VARIES IF FAXED OUT OF THE COUNTRY
MAIL ADDRESS CORRECTION	1.00 / PER STATEMENT

TRANSACTION LIMITATIONS

For a Share Savings Account in which transfer limitations apply; No more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and none of these six (6) transfers may be made by check to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

For a Share Savings Account in which withdrawal limitations apply; No more than five (5) withdrawals per month by cash or check may be made by member. Of these limitations no third party checks may be made from your account. If you exceed these limitations, your account will be subject to a fee.

NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend period. The Dividend Rates and Annual Percentage Yields are the Prospective Rates and Yield that the Credit Union anticipates paying for the applicable dividend period.

SHARE CERTIFICATE ACCOUNTS

Rates effective: June 1, 2013

Term:	TIER 1		TIER 2		TIER 3		GREATER THAN	Amount of early Withdrawal penalty
	Rate	Apy	Rate	Apy	Rate	Apy	Rates	
03 Months	.545%	.546%	.545%	.546%	.595%	.597%	On Request	20 DAYS DIVIDENDS
06 Months	.595%	.597%	.595%	.597%	.645%	.647%	On Request	30 DAYS DIVIDENDS
12 Months	.645%	.647%	.645%	.647%	.695%	.697%	On Request	60 DAYS DIVIDENDS
24 Months	.940%	.944%	.940%	.944%	.990%	.995%	On Request	180 DAYS DIVIDEND
36 Months							On Request	180 DAYS DIVIDEND

INDIVIDUAL RETIREMENT ACCOUNT – 12 MONTHS ONLY

Under \$25,000.00	Rate 1.10%	- APY 1.105%
Over \$25,000.00	Rate 1.25%	- APY 1.256%

The Dividend and Annual Percentage Yield is fixed and will be in effect for the term of the certificate. The Board of Directors determines these rates at their monthly meetings. A penalty will be imposed for early withdrawal. A minimum deposit of \$500.00 is required to open a share certificate. The penalty is calculated on the part of the dividends that have been or would be earned on the share certificate, and applies whether or not the dividends have been earned.

All certificates are automatically renewed at maturity at the applicable rate at the time of renewal. There is a ten (10) day grace period to withdraw or close the account without a penalty. Notices will be mailed prior to maturity and upon renewal. Dividends will be compounded quarterly and credited quarterly and at maturity.

Share Certificates are non-negotiable, non-transferable, and non-assignable with the exception that it may be assigned as security to GUADALUPE PARISH CREDIT UNION.