



# Rate and Fee Schedule

\*Rates are subject to change without notice

	APR	APY	Minimum Balance	Dividend Earnings at:
Trailhead- Primary Savings	0.07%	0.07%	\$25.00	\$100.00
Trail Blazer - Youth Savings	0.07%	0.07%	\$25.00	\$1.00
Trail Master- Senior Savings	0.07%	0.07%	\$25.00	\$100.00
Expedition - Secondary Savings	0.07%	0.07%	No Minimum	\$100.00
Christmas Savings	0.10%	0.10%	No Minimum	\$100.00
Loan Savings	0.07%	0.07%	No Minimum	\$100.00
Secured Loan Savings	0.00%	0.00%	No Minimum	No Dividends
Escrow Savings	0.00%	0.00%	No Minimum	No Dividends

## Elevation Climber Money Market

Less than \$2,500	0.10%	0.10%	\$100.00	\$100.00
\$2,500-\$9,999	0.35%	0.35%	\$2,500.00	\$2,500.00
\$10,000-\$24,999	0.40%	0.40%	\$10,000.00	\$10,000.00
\$25,000-\$49,999	0.50%	0.50%	\$25,000.00	\$25,000.00
\$50,000-\$99,999	0.55%	0.55%	\$50,000.00	\$50,000.00
\$100,000-\$249,999	0.65%	0.65%	\$100,000.00	\$100,000.00
\$250,000-\$1,999,999	0.75%	0.75%	\$250,000.00	\$250,000.00
\$2,000,000 and above	0.85%	0.85%	\$2,000,000.00	\$2,000,000.00

U-IN-TA CD's	Early Withdrawal Fee			
U-IN-TA 6 Month CD			\$1000.00	30 Days Interest
U-IN-TA 9 Month CD			\$1000.00	30 Days Interest
U-IN-TA 12 Month CD	0.25%	0.25%	\$1000.00	30 Days Interest
U-IN-TA 18 Month CD			\$1000.00	90 Days Interest
U-IN-TA 24 Month CD	0.3%	0.3%	\$1000.00	90 Days Interest
U-IN-TA 30 Month CD			\$1000.00	90 Days Interest
U-IN-TA 36 Month CD	0.5%	0.5%	\$1000.00	90 Days Interest
U-IN-TA 48 Month CD	0.6%	0.6%	\$1000.00	180 Days Interest
U-IN-TA 60 Month CD	0.7%	0.75	\$1000.00	180 Days Interest

## Fee Schedule

<b>Account Reconciliation</b>	\$15.00 Per hour (1 hr. minimum)
<b>Account Research</b>	\$25.00 Per hour (1 hr. minimum)
<b>Bad Address</b>	Up to \$5.00 per qtr.
<b>Bill Payer</b>	No fee
<b>Check Copy</b>	\$3.00 per item
<b>Check Printing</b>	Prices vary depending on style
<b>Card Payment/Cash Advance</b>	Up to \$5.00
<b>Dormant Account</b>	Up to \$10.00 per month
<b>Early Account Closure Fee (180 days or less)</b>	\$10.00
<b>Legal Processing Fee (i.e. garnishments, levies &amp; etc.)</b>	Up to \$100.00
<b>Negative Balance Fee</b>	\$25.00
<b>Overdrawn Items (Courtesy-Pay, Non-Sufficient Funds)</b>	\$25.00
<b>Paper Statement</b>	\$2.00/Free for members 65 or over
<b>Returned Items</b>	Up to \$25.00
<b>Statement Copy</b>	Up to \$5.00 per copy
<b>Stop/Revoke Payments</b>	\$25.00 per request
<b>Wires in/out</b>	\$20.00
<b>Cashiers Checks</b>	3 free per month/ \$3.00 every additional one

