



Rate and Fee Schedule

*Rates are subject to change without notice

KINGS PEAK CREDIT UNION

	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	0.13%	0.13%	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 \$3,000	0.07%	0.07%	\$100.00	\$100.00
\$3,000-\$49,999	0.35%	0.35%	\$3,000.00	\$3,000.00
\$50,000-\$99,999	0.45%	0.45%	\$50,000.00	\$50,000.00
\$100,000-\$249,999	0.55%	0.55%	\$100,000.00	\$100,000.00
\$250,000 and above	0.75%	0.75%	\$250,000.00	\$250,000.00

U-IN-TA Share Certificate

Early Withdrawal Fee

U-IN-TA 6 Month				
U-IN-TA 9 Month				
U-IN-TA 12 Month	1.25%	1.26%	\$1000.00	30 Days Interest
U-IN-TA 18 Month				
U-IN-TA 24 Month	1.75%	1.76%	\$1000.00	90 Days Interest
U-IN-TA 30 Month				
U-IN-TA 36 Month	2.25%	2.27%	\$1000.00	90 Days Interest
U-IN-TA 48 Month	2.5%	2.53%	\$1000.00	180 Days Interest
U-IN-TA 60 Month	2.75%	2.79%	\$1000.00	180 Days Interest

Fee Schedule

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

