

more services you will find at

**UBI**  
**Federal Credit Union...**

- Share Savings
- Share Draft
- Special Club Accounts
- Individual Retirement Accounts
- Share Certificates
- Signature (Personal) Loans
- Vehicle Loans
- Home Equity Loans
- Home Equity Lines of Credit

You will find these services at

**UBI**  
**Federal Credit Union...**

- First Mortgages
- Health Savings Accounts
- ATM Services
- Telephone Access (TONI)
- Direct Deposit
- American Express Gift Checks
- Master Money Debit Card
- Internet Banking
- Super Saver Money Market

<b>RATE SCHEDULE</b>						
	Share Savings Account	Share Draft Checking Account	Club Savings Account	IRA Savings Account	Super Saver Money Market Account	Health Savings Account
<b>DIVIDENDS</b>	APR %	APY %		%	%	Tiered Rate
Dividends Compounded	Quarterly	N/A	Quarterly	Quarterly	Monthly	Monthly
Dividends Credited	Quarterly	N/A	Quarterly	Quarterly	Monthly	Monthly
Dividend Period	Quarterly	N/A	Quarterly	Quarterly	Monthly	Monthly
<b>BALANCE REQUIREMENTS</b>						
To Open	\$25.00	N/A	N/A	\$25.00	\$2500.00	N/A
To Avoid a Service Fee	\$300 (Section 7)	\$300 (Section 7)	(Section 7)	N/A	N/A	N/A
To Earn the Stated APY	\$100.00	N/A	\$100.00	\$100.00	\$100	Monthly
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Average Daily Balance	Daily Balance
<b>ACCOUNT LIMITATIONS</b>	Account transfer limitations apply	Account transfer limitations apply	Account withdrawal limitations apply	-	Account withdrawal limitations apply	Account withdrawal limitations apply



Your savings federally insured to \$250,000

**NCUA**

National Credit Union Administration, a US Government Agency

The rates appearing in this Rate and Fee Schedule are accurate and effective for deposit accounts as of the date indicated on the front side. If you have any questions or require current rate information on your accounts, please call the Credit Union.



**SAVINGS AND CHECKING ACCOUNTS**

**UBI**

**A COMMUNITY FEDERAL CREDIT UNION**

120 Woodford Avenue  
Plainville, CT 06062  
(860) 747-4152

**UBI**  
**A COMMUNITY FEDERAL CREDIT UNION**  
*Feel free to inquire about any of our services by calling (860) 747-4152.*

# RATE AND FEE SCHEDULE

The rates, fees, and charges 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 from time to time.

Effective

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

**1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. 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. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union 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. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**3. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. Accrual of Dividends.** Dividends will begin to accrue on cash deposits on the business day you make

deposit to your account. Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For a Share Savings Account, Club Savings Account or IRA Savings Account, if you close your account before accrued dividends are credited, accrued dividends **will not be paid**.

**5. Balance Information.** The minimum balance required to open each account is set forth above. For 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.** The account limitations for each account are set forth above. For a Share Savings account in which transfer limitations apply, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

For Super Saver Money Market Account minimum deposits and withdrawals must be at least \$500.00 each.

### 7. Monthly Account Maintenance Fees.

\$5.00 per month

If minimum balance is not met Members whose total account balance, within the same account number, falls below \$300 anytime during the month. For the purpose of determining the minimum balance, your regular savings, share draft account, club accounts and any special savings within the same account number are added together. Exempt from maintenance account fees are members under 18 years of age, members with IRA Accounts, members with loan balances, and members with Share Certificates all within the same account number.

Monthly maintenance fees will be deducted from your regular share account or any other account if your regular share account does not have a least one share (\$25.00) plus the fee.

## ACCOUNT AND SERVICE FEES

### CHECKING ACCOUNT FEES:

NSF (non-sufficient funds) .....	\$ 32.00 per item
Returned deposited check for any reason .....	\$ 25.00 per item
Computer Transfer Fee .....	\$ 5.00 per item
Manually Processed Transfer Fee .....	\$ 5.00 per item
Copy of Share Draft Fee .....	\$ 10.00 per item
Check Printing Charges .....	Varies depending upon style.
Overdraft Fee (all accounts) .....	\$ 35.00/ incident
Reopen a previously closed checking account .....	\$ 25.00

### OTHER SERVICE FEES: (applicable to all accounts)

Account Reconciliation Fee .....	\$ 12.50 minimum (\$25.00 hour)
Account Researching History .....	\$ 12.50 minimum (\$25.00 per hour)
Stop Payment Fee .....	\$ 20.00 per item For a series of checks .....
Paper Statement Fee .....	\$ 25.00 \$ 3.00 per month

Wire Transfer Fee (outgoing) .....	\$ 20.00 per wire
Wire Transfer Fee (incoming) .....	\$ 10.00
Cashiers Check .....	\$ 10.00 per item
Levy Fee .....	\$ 50.00
Bank Execution / Tax Warrants .....	\$ 25.00
Collection Items .....	\$ 20.00
ACH Returned Items .....	\$ 32.00 per item
Credit Union Bank Check withdrawals .....	\$ 1.50 per item (1st 3 in a month free)
Statement Undeliverable - due to incorrect address .....	\$ 5.00/mailing
Cancellation of an approved & processed loan .....	\$ 25.00
Mortgage Release & Payoffs - Other Lenders .....	
Processing Fee (plus recording fee) .....	\$ 45.00
Refinanced Auto Reregistration .....	\$ 50.00
Early Account Closure (within 3 months) .....	\$ 25.00

IRA Transfer to a Another Institution .....	\$ 25.00
Verification of Deposits/ Loans .....	\$ 15.00
American Express Gift Checks .....	\$ 2.50
Check cashing .....	\$ 5.00 (accounts under \$300.00 minimum)

### MEMBER PRIVILEGE LIMITS AND FEES:

Limit .....	\$ 700.00
Paid Item Fee .....	\$ 35.00

### ELECTRONIC FUNDS TRANSFER FEES:

POS Transaction or ATM Withdrawal / Inquiry Fee at Nonproprietary ATMs .....	\$ 1.00
Replacement or Reissue ATM or Debit Card .....	\$ 10.00