

RATE & FEE SCHEDULE



PO Box 11001, Lexington, KY 40512-1001
Phone: (859) 252-5151 | Fax: (859) 252-2984

www.LexPCCU.com | memberservices@LexPCCU.com

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your Deposit Accounts at the Credit Union currently. The Credit Union may offer other rates and fees or amend the rates and fees contained in the schedule from time to time. Each Account Holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

EFFECTIVE: OCTOBER 1, 2019

	SHARE SAVINGS	SHARE DRAFT	VACATION AND CHRISTMAS CLUBS	IRA SHARES
Dividends				
Dividend Rate	20.01 and Over .10% APR	NONE	20.01 and Over .10% APR	.25% APR
Annual Percentage Yield	.10% APY	NONE	.10% APY	.26% APY
	Quarterly		Quarterly	
Dividends Compounded	Quarterly	NONE	Quarterly	Quarterly
Dividends Credited		NONE		Quarterly
Balance Requirements				
Minimum Opening Deposit	\$20.00	CK Charge Amount	\$20.00	\$5.00
Minimum Dividend Balance	\$20.01 and up	N/A	\$20.01 and up	\$0.01
Balance Method	Daily Balance	N/A	Daily Balance	Daily Balance

Except as specifically described, the following Disclosures apply to all Accounts.

- RATE INFORMATION.** The Dividend Rate and Annual Percentage Yield on your Accounts are set forth above. The Dividend Rate and Annual Percentage Yield may change as determined by the Board of Directors.
- NATURE OF DIVIDENDS.** Dividends are paid from current income and available after required transfers to reserves at the Dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable period.
- COMPOUNDING AND CREDITING.** Dividends will be compounded and credited as set forth above. The Dividend period is quarterly, except Share Draft Account, which is monthly. Beginning on the first calendar day of the quarter or month and ending on the last calendar day of the quarter or month.

4. **ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your 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. The minimum Dividend Balance required to earn a dividend is set forth above.

The Account Limitations for each account are set forth above.

ACCOUNT SERVICE FEES

SHARE AND SHARE DRAFT (CHECKING) ACCOUNT FEES	
Statement Copy Fee (Per Month/Current Month Free)	\$1.00
Share Overdraft Transfer Fee (Per Item)	\$3.00
Automatic Debit Stop Payment Fee	\$15.00
*Abandoned/**Dormant Account Fee (Per Month)	\$3.00
Address Change Notifications or Returned Mail (Per Item)	\$3.00
Excessive Overdraft Transfer Fee After Six (Per Item)	\$5.00
Share Draft NSF Fee (Per Item)	\$30.00
Share Draft/Automatic Debit Stop Payment Fee	\$15.00
Share Draft Copy (Per Item)	\$3.00
Statement Copy Fee (Per Month/Current Month Free)	\$1.00
Official Cashier's Draft Fee	\$2.00
Share Draft Balancing Per Hour Fee	\$10.00
Research Per Hour	\$10.00
Share Draft Overdraft Transfer Fee (Per Item)	\$3.00
Excessive Overdraft Transfer Fee After Six (Per Item)	\$5.00
OTHER SERVICE FEES	
Online Banking	Free
Wire Transfer Outgoing – Domestic Only	\$15.00
Returned Check Brought in By Member Fee	\$10.00
Non-Member Check Cashing Fee (Per Check)	\$5.00
CU Check W/D Fee (One Per Day Free)	\$1.00
Non-Member Notary Service Fee	\$5.00
VISA Gift Card Fee	\$3.00

ELECTRONIC FUNDS TRANSFERS (EFT)

ACH (Automatic Clearing House) NSF Return Fee	\$30.00
ATM Excessive W/D Fee (Per W/D After 1 st 20 Free)	\$1.00
ATM/Debit Overdraft Transfer Fee (Per Item)	\$3.00
ATM/Debit Overdrawn Fee (Per Item)	\$30.00
ATM/Debit Replacement/Renewal Fee	\$5.00
ATM/Debit Hold Release Fee	\$5.00
ATM/Debit Reset or Change PIN Fee	\$5.00

VISA CARDS

VISA Card Replacement Fee	\$5.00
VISA Card Rush Fee	\$50.00
VISA Temporary Increase Fee	\$10.00
VISA PIN Replacement Fee	\$3.00
VISA Late Fee	\$10.00

- * Abandoned: This is an account with no activity for a twelve-month period and without a valid address. The fee will continue until account is depleted and closed.
- ** Dormant: This is an account that has had no activity for a period of twelve months and longer. If Member makes no contact, this fee will continue until account is depleted and closed.

The rates appearing in this Rate and Fee Schedule are accurate and effective for all accounts as of the effective date indicated before the first chart. If you have any questions or require current rate information on your accounts, please call the credit union at (859) 252-5151.