

**DEPOSIT RATES**

## Money Market &amp; Rate Specials

**Investor Money Market<sup>1</sup>**

Minimum Balance	\$5,000
Rate	1.242%
APY	1.250%

**Money Market/IRA Savings<sup>5</sup>**

Minimum Balance	\$500
Rate	0.995%
APY	1.000%

**9-Month Certificate Special<sup>2,4</sup>**

Minimum Balance	\$500
Rate	1.980%
APY	2.000%

**15-Month Certificate Special<sup>2,4</sup>**

Minimum Balance	\$500
Rate	2.469%
APY	2.500%

**DEPOSIT RATES**

## Share, Checking, &amp; Certificates

	Rate	APY
All Share Accounts	0.10%	0.10%

**Signature Checking Account**

Type	Dividend <sup>6</sup>	APY <sup>6</sup>
Balance up to \$10,000	1.98%	2.00%
Balance above \$10,000	0.05%	0.05%
If requirements are not met	0.05%	0.05%

**Share Certificates (Regular and IRA)<sup>4</sup>**

Term	Minimum Balance	Dividend Rate	APY
84 months	\$500	3.198%	3.25%
72 months	\$500	3.102%	3.15%
60 months	\$500	2.956%	3.00%
48 months	\$500	1.980%	2.00%
36 Months	\$500	1.735%	1.75%
24 Months	\$500	1.538%	1.55%
12 Months	\$500	1.489%	1.50%

**FEE SCHEDULE**

Description	Amount
Abandoned Property/Dormancy Processing Fee	\$25.00
Account Research/Statement Reconciliation	\$20.00/Hour
ATM/Debit/Credit Card Replacement	\$10.00/Card
Check Cashing Fee - Non-Members	\$15.00/Each
External Transfer: Incoming & Outgoing (<\$2,500) – std	FREE
Outgoing (over \$2,500) – std delivery	\$3.00/Each
Incoming & Outgoing – Next business day	\$5.00/Each
Holiday Share Early Withdrawal (Feb. 1 - Oct. 14)	\$5.00/Each
Inactivity Fee (after 12 months without activity)	\$20.00/month
Levy/Garnishment Processing	\$75.00
Money Orders	\$2.00/Each
Non-CoOp ATM fee	\$1.00/Each
Non-Sufficient Funds (NSF)/Electronic Transaction; Returned Deposit/Payment; Overdraft Tolerance**	\$32.00
Official/Cashier's Check: Members	\$2.00/Each
Non-Members	\$15.00/Each
Overdraft Transfer	FREE
Reg D Courtesy Inclearing	\$20.00/Item
Paper Statement Fee	\$3.00/Month
Re-open Membership	FREE
Returned Dep./Payment (3rd Party NSF)	\$32.00
Pay by Phone (non SFCU) Fee	\$10.00
Returned Mail Fee	FREE
Stop Payment	\$32.00
Wire Transfers: Incoming Domestic	\$10.00
Wire Transfers: Outgoing Domestic	\$15.00

\*\*Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

<sup>1</sup>Minimum balance of \$5,000 required and relationship with Sharonview Financial Services. Regular share rate paid on balances less than \$5000.

<sup>2</sup>Minimum deposit of \$500 in new funds required.

<sup>3</sup>Product discontinued on January 31, 2017; rate applies to existing accounts only.

<sup>4</sup>Penalties may be imposed for early withdrawal as follows: certificate terms of one year or less will forfeit 90 days dividends; terms greater than one year up to five years forfeit 180 days dividends; terms greater than five years forfeit 365 days dividends. The penalty will, if necessary, be taken from the principal amount of the deposit.

<sup>5</sup>Minimum balance of \$500 required; regular share rate paid on balances less than \$500.

<sup>6</sup>Annual Percentage Rate (APY) is accurate as of March 1st, 2019. To earn 2.00% APY on up to \$10,000, during the calendar month your signature checking account must receive at least \$1,000 in aggregate direct deposits, you must make at least \$500 in aggregate point-of-sale or online purchases using your Sharonview signature checking debit card, and you must maintain active online banking by logging into your online or mobile banking account at least once each month. If your account does not meet these transaction requirements for the month, the entire account balance will earn 0.05% APY for that month. Additionally, balances in excess of \$10,000 will earn 0.05% APY. The dividend period, and qualifying activity period, begins on the first calendar day of each month and ends on the last calendar day of each month. Fees may reduce earnings. APYs, terms and conditions are subject to change at any time.

**Rates and fees  
are current as of  
6/13/2019**

Rates are subject to change at any time without notice. APY = Annual Percentage Yield. The APY assumes dividends remain in the account until maturity; a withdrawal will reduce earnings. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principle balance in the account each day. Dividends will be compounded and credited quarterly for Share/Savings accounts and monthly for Money Market and Certificate accounts. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Fees may reduce earnings. Refer to your Membership Agreement and Disclosures for terms and conditions. Share, Checking and Money Market Accounts: Rates are variable and may change at any time after the account is opened, based on the determination of the Credit Union's Board of Directors. Your savings are federally insured to at least \$250,000 by National Credit Union Administration (NCUA).