

#### Savings Rates

Account	APY <sub>1</sub>	Minimum to Earn Yield	Minimum Balance	Terms of Account
Cash Management Savings	.25%	\$1 +	\$100*	A charge of \$5 is assessed to each withdrawal/transfer in excess of 3 per month. A \$10 per month Non Relationship fee will be assessed if account has no activity in 6 months and combined balance on all member's accounts falls below \$100.00.
	.30%	\$10,000 +		
	.35%	\$25,000+		
	.35%	\$50,000 +		
Holiday Club	.35%	\$1	None	\$25 minimum to open account. Withdrawals made between February 1 and September 30 will be assessed a \$10 fee.
IRA Savings	.45%	\$100	None	\$25 to open account.
Little Piggy	1.50%	\$1 +	None	Account is open to children up to 14 years old. Withdrawals are limited to 3 per month.
	.70%	\$500 +		

#### Checking Rates

Account	APY <sub>1</sub>	Minimum to Earn Yield	Minimum Balance	Terms of Account
Rewards Checking	0.05%	If Terms Not Met	None	Required conditions for rewards A.P.Y. and ATM rebates are as follows: Monthly direct deposit of \$400, e-Statement (no hard copy), minimum of 15 Debit Card transactions per month(\$5.00 minimum per transaction). No monthly fee. Courtesy pay up to \$750 per month. Free Home Banking, online bill pay, online check images and Visa check card. Prestige does not charge a fee for ATM withdrawals. Rebate domestic non-Prestige ATM surcharge up to \$5 with a maximum of 6 transactions per month. Rebates occur at end of the month.
	3.00%	\$1+		
	0.25%	\$15,000+		
Payback Checking	N/A	N/A	None	Monthly direct deposit of \$400 required. No monthly fee. No minimum balance. Courtesy pay up to \$750 per month. Free Home Banking, online bill pay, online check images and Visa check card. Prestige does not charge a fee for ATM withdrawals. Automatically rebate any domestic non-Prestige ATM surcharge up to \$10 with a maximum of 10 transactions per month. 10¢ rebate on all signature based debit (check card) transactions over \$0.99.
Mega Interest Checking	.20%	\$1,500 +	None	No direct deposit required. No monthly fee. No minimum balance. Courtesy pay up to \$750 per month. Free Home Banking with Bill Pay and Visa check card. Free ATM withdrawals from Prestige and CU Here locations.
	.25%	\$10,000 +		
	.30%	\$25,000 +		
	.35%	\$50,000 +		
Fresh Start Checking	N/A	N/A	None	\$10 Monthly Fee with direct deposit. \$15 Monthly Fee without direct deposit. Free ATM withdrawals at Prestige and CU Here locations. Free Home Banking, online bill pay, online check images and Visa check card. \$25 opening deposit.

#### Money Market Rates

Account	APY <sub>1</sub>	Minimum to Earn Yield	Minimum Balance	Terms of Account
Money Market	.30%	\$1+	\$2,500	\$2,500 minimum to open account. A charge of \$5.00 will be assessed to each withdrawal/transfer in excess of 6 per month. Checking options available. 3 withdrawals may be made via check. A \$15 per month service fee will be assessed if balance falls below \$2,500.
	.60%	\$10,000+		
	.65%	\$25,000+		
	.70%	\$50,000+		
	.75%	\$100,000+		
Power Money Market	.20%	\$1+	\$2,500	\$2,500 minimum to open account. A charge of \$5.00 will be assessed to each withdrawal/transfer in excess of 3 per month. No check writing options available. A \$15 per month service fee will be assessed if balance falls below \$2,500. Available only to new money deposited into the credit union.
	1.70%	\$10,000+		

#### Certificate of Deposit Rates

Account	Term	APY <sub>1</sub>	Minimum to Open	Terms of Account
CD	6 month – 5 years	See CD Rate Sheet	\$1,000	Unless otherwise noted, certificates automatically renew. Member has up to 10 days after maturity date to request a certificate not be renewed. Should the account be closed prior to maturity, an early withdrawal penalty applies as follows: 6 Month CD is 90 days interest, 12 or 24 Month CD is 180 days of interest, 36 or 48 or 60 Month CD is 365 days of interest; penalty applies even if dividends have not been earned.

Members may be subject to a Non Relationship fee that is assessed when the account has no activity for six months and the combined balance on all member's accounts is less than \$100.

## Auto Loan and Lease Rates

### New Vehicle Loan

Type	Term	Annual Percentage Rate
Car / Truck / SUV	Up to 36 Months	3.39% - 18.00%
Car / Truck / SUV	Up to 48 Months	3.59% - 18.00%
Car / Truck / SUV	Up to 60 Months	3.59% - 18.00%
Car / Truck / SUV	Up to 72 Months	3.99% - 18.00%
Car / Truck / SUV	Up to 84 Months	4.49% - 18.00%

### Used Vehicle Loan

Type	Term	Annual Percentage Rate
Car / Truck / SUV	Up to 36 Months	3.39% - 18.00%
Car / Truck / SUV	Up to 48 Months	3.59% - 18.00%
Car / Truck / SUV	Up to 60 Months	3.59% - 18.00%
Car / Truck / SUV	Up to 72 Months	3.99% - 18.00%
Car / Truck / SUV	Up to 84 Months	4.49% - 18.00%

### Vehicle Lease

Type	Term	Annual Percentage Rate
Car / Truck / SUV	Up to 48 Months	4.45% - 9.89%

## Home Loan Rates

Type	Annual Percentage Rate
Home Mortgage & Home Refinance	Rates for home loans change daily. Call for daily rates.
Home Equity and Home Improvement	As low as 5.29%

## Credit Card and Signature Loans Rates

Type	Credit Limit	Annual Percentage Rate	Terms
Platinum MasterCard	Up to 2x gross monthly income	Prime plus 4.95% Variable Rates Max Rate 18.00%	No annual fee. 25 day grace period on purchases. 3% minimum payment due each month. Annual Percentage Rate based on member's credit score. See card agreement for more details.

## Line of Credit

Credit Limit	Annual Percentage Rate	Terms
Up to 2x gross monthly income	8.30% - 18%	Payment based in 3% of member's balance.

## Boat, RV and Motorcycle Loans

Type	Term	Annual Percentage Rate
New & Used Boat / Camper / Motor Home	1 – 120 Months	5.74% - 14.95%
New & Used Motorcycle / ATV / Personal Watercraft	1 – 60 Months	4.99% - 13.95%

## General Fees

<b>Account Research Fee</b> \$20.00 per hour	<b>Collection Items</b> \$10.00 domestic / \$25.00 international	<b>Regular Share Withdrawal</b> \$5.00 per withdrawal (in excess of 3 per month)
<b>Account Closing</b> \$25.00 per account (within first 180 days)	<b>Copies of Paid Checks</b> \$2.50 per copy	<b>Replacement Cashier's/Teller Check</b> \$30.00 per check
<b>Non-Sufficient Fund Items / Courtesy Pay</b> \$33.00 per item	<b>Outgoing Wire Transfer</b> \$18.00 per domestic / \$35.00 international	<b>Returned Deposit</b> \$20.00 per item
<b>Paper Statements</b> \$2.00 per month	<b>Holiday Club Withdrawal</b> \$10.00 per withdrawal if made between 2/1 – 9/30	<b>Stop Payment</b> \$33.00 per item
<b>Additional Statement Printouts</b> \$5.00 per statement printout	<b>Excessive Withdrawal Fee</b> Varies per Account Type (see Terms of Account)	<b>Check Cashing</b> 1% (Of cash received on non-compensating balances)
<b>Bad Address</b> \$5.00 per returned item	<b>Existing Prestige Loan Refinance Fee</b> \$100.00	<b>Temporary Checks</b> \$3.00 per page (4) checks
<b>Cashier's Checks</b> \$3.00 per check	<b>Non-Relationship Fee</b> \$10.00 per month	<b>Coin Processing Fee</b> 8% per transaction
<b>Certificate of Deposit Closing</b> 90 days interest if CD has not matured 6 months interest if 5 year CD has not matured	<b>Notary Fee</b> \$5.00 (per item)	<b>Non - Prestige ATM Transaction</b> \$1.00 per transaction
<b>Check Card Charge Back</b> \$20.00 per item	<b>Fax</b> \$2.00 per page	<b>Phone Transaction Fee</b> \$2.00 per transaction
<b>Check Card Replacement</b> \$10.00 per card	<b>Photocopy</b> \$0.10 per copy	<b>Debit Card (ISA) Foreign Transaction Fee</b> 1.00%

<sup>1</sup> Annual Percentage Yield (APY) refers to the dividends paid to an account. Dividends, when earned, are calculated on the average daily balance and are paid on the last day of the month. Dividends are compounded and credited monthly. Dividend rates are declared on dividend declaration date, which is the first day of the month. Dividends begin to accrue on the first business day when funds are deposited into the account. With the exception of Certificates of Deposit, members who close an account before the dividend declaration date will not receive that month's dividends. All accounts are subject to the requirements; terms and conditions found in the membership agreement established by the Board of Directors and may be listed as unavailable at any time and without prior notice. Other fees not listed on this sheet may apply. See specific account agreement for details.

Please note that not all credit union accounts are covered in this Rate and Fee Schedule. If you opened an account prior to September 1, 2007 and do not see it listed on this schedule, either contact the Credit Union or go online to access the Rate and Fee Schedule Supplement. The Supplement includes accounts that are no longer open to new members.

Updated 4/18/19

