



New Covenant Dominion Federal Credit Union

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RATE AND FEE SCHEDULE

This Rate and Fee Schedule provides details about minimum balance requirements, service fees we charge, interest rates we charge on loan products, and interest rates we offer on member accounts and investment products. Please note that the rates and fees specified in this Schedule may be changed at any time in the discretion of the credit union's Board of Directors. We will notify you of changes as they occur.

Minimum Balance Requirements

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|---|----------|
| Minimum Daily Share Balance Requirement (For Personal Accounts) | \$20.00 |
| Minimum Daily Share Balance Requirement (For Business Accounts) | \$100.00 |
| Minimum Share Draft Balance Requirement (For Personal Accounts) | \$50.00 |
| Minimum Share Draft Balance Requirement (For Business Accounts) | \$100.00 |

Fees

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|---|--|
| New Member Enrollment Fee (For Personal Accounts) | \$10.00 (Non-Refundable) |
| New Member Enrollment Fee (For Business Accounts) | \$100.00 (Non-Refundable) |
| Personal Account Monthly Maintenance Fee (charged if balance falls below minimum balance) | \$2.50 |
| Business Account Monthly Maintenance Fee (charged if balance falls below minimum balance) | \$5.00 |
| Check Orders and Other Checking Supplies | Supplier's price plus tax/shipping fee |
| Deposited Items Returned Fee | \$20.00 |
| Overdraft/Insufficient Balance (NSF) Fee | \$25.00 |
| Courtesy Pay Fee | \$30.00 |
| Check Stop Payment Fee | \$25.00 |
| ATM Fee | \$1.75 |
| Wire Transfer Fee - Domestic | \$25.00 |
| Wire Transfer Fee - International | \$40.00 |
| Credit Report Fee | \$10.00 |
| Personal Loan Application Fee | \$25.00 (Non-Refundable) + credit report fee |
| Personal Vehicle Loan Application Fee | \$75.00 (Non-Refundable) + credit report fee |
| Business Loan Application Fee | \$175.00 (Non-Refundable) + credit report fee |
| Business Vehicle Loan Application Fee | \$100.00 (Non-Refundable) + credit report fee |
| Loan - Late Payment Fee (Personal Accounts) | \$20.00 |
| Loan - Late Payment Fee (Business Accounts) | \$40.00 |
| Early Withdrawal of Certificate of Deposit | Penalty Assessed in accordance with Certificate of Deposit Agreement |
| Cashier's Checks (Personal Accounts) | \$2.50 |
| Cashier's Checks (Business Accounts) | \$5.00 |
| Dormant Account Fee (assessed after 1 year of inactivity) | \$5.00 per month |
| Archived Statement Fee | \$5.00 per request |
| Online Banking | FREE |

Interest Rates on Loan Products

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|-------------------------------|---|
| Unsecured Loan | Prime Rate plus (5 - 10%), depending on credit report and membership standing |
| Secured Loan | Prime Rate plus (2 - 4%), depending on membership standing |
| Vehicle Loan Interest Rate | 5% to 10% |
| Line of Credit Rate | 10% - 15% APR |
| Interest on Overdrawn Account | 15% APR |

Interest Rates Offered On Member Accounts and Investment Products

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|---|---|
| Annual Dividend Rate (For Personal Share Accounts) | .50% |
| Annual Dividend Rate (For Business Share Accounts) | .75% |
| 6 month – 1 year Certificate of Deposit—less than \$10K | .50% |
| 6 month – 1 year Certificate of Deposit—\$10K - \$25K | .75% |
| 2 – 5 year Certificate of Deposit—less than \$25K | .75% - 1% |
| 2 – 5 year Certificate of Deposit—more than \$25K but less than \$75K | .85% - 1.1% |
| 2 – 5 year Certificate of Deposit—more than \$75K | 1% - 1.75% |
| Dividends on Certificate of Deposit | Dividends are paid on maturity or as per the Certificate of Deposit Agreement |