

Nominal Annual Dividend Rate	Annual Percentage Yield (APY)	Frequency of Compounding
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**Share Certificate Rates**

<b>\$500.00 - \$24,999.99</b>			
6 Months	0.10%	0.1003%	Monthly
12 Months	0.19%	0.1906%	Monthly
18 Months	0.25%	0.2509%	Monthly
24 Months	0.55%	0.5529%	Monthly

<b>\$25,000.00 - \$99,999.99</b>			
6 Months	0.12%	0.1203%	Monthly
12 Months	0.21%	0.2107%	Monthly
18 Months	0.27%	0.2710%	Monthly
24 Months	0.58%	0.5831%	Monthly

<b>\$100,000 and over</b>			
6 Months	0.14%	0.1404%	Monthly
12 Months	0.23%	0.2308%	Monthly
18 Months	0.29%	0.2911%	Monthly
24 Months	0.60%	0.6033%	Monthly

<b>Christmas and Vacation Club Rates</b>			
	0.05%	0.051%	Quarterly

<b>Money Market Account Rate (Minimum \$2,500)</b>			
\$2,500 - \$7499.99	0.10%	0.1003%	Monthly
\$7,500 - \$9999.99	0.15%	0.1505%	Monthly
\$10,000 & Up	0.20%	0.2070%	Monthly

<b>Share Savings Rates - Includes Secondary &amp; UTMA Custodial Account</b>			
	0.05%	0.0501%	Quarterly

<b>Individual Retirement Account (IRA)</b>			
	1.10%	1.1086%	Monthly

The APY is based on the assumption that minimum balances and other requirements will be met. Your statement will show the actual Annual Percentage Yield Earned (APYE). This may be different from APY if the actual conditions are different from the above assumptions. For purposes of this disclosure the dividend rate and any APY state for the term on share certificate accounts were offered within the most recent 7 calendar days and were accurate as of the date shown above. Please call us at (931) 486-3125 for current rate information.



**Family**ADVANTAGE  
FEDERAL CREDIT UNION

**Spring Hill (Main Branch)** P.O. Box 39  
100 Stephen P. Yokich Parkway  
Spring Hill, TN 37174  
**Columbia Branch** 615 West 7th Street  
Columbia, TN 38401  
Phone: (931) 486-3125  
Fax (Main Branch): (931) 486-3137  
Fax (Columbia): (931) 901-0281

# DIVIDEND RATES SCHEDULE OF FEES & CHARGES



## Summary of FREE Products and Services

Checking Account	Free
First Box of Checks with Direct Deposit	Free
CO-OP Network ATM Withdrawals	Free
Point of Sale (POS) Transaction Fee	Free
Unlimited In-branch Transactions	Free
Annual Credit Card Fee	Free
Initial Consultation with CFS Financial Advisor*	Free
Notary Service (members only)	Free
1st Debit Card	Free

\*Must contact advisor to schedule consultation

**Stay  
Connected  
With Us!**



**Spring Hill Hours:** Monday – Friday 9 a.m. – 5 p.m.  
Drive Thru Hours: Monday – Friday 9 a.m. – 5 p.m.  
Saturday – 9 a.m. until noon lobby only

**Columbia Hours:** Monday – Friday 9 a.m. – 5 p.m.  
Drive Thru Hours: Monday – Friday 9 a.m. – 5 p.m.  
Saturday – 9 a.m. until noon drive thru only

**See Inside and Back for Additional Services**



**STATEMENT** - You will receive a comprehensive quarterly statement listing the APYE, amount of dividends paid on the account, fees imposed (itemized by type and dollar amount), the balance and all transactions on your account.

If you have a Share Draft (checking) account, or EFT activity (Electronic Funds Transfer) you will receive a monthly statement.

<b>Initial Membership Fee (One-Time)</b>	\$1.00
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<b>Share Draft Account (Checking)</b>	
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Insufficient Funds Draft or ACH (per item)	\$31.00
Courtesy Pay Fee	\$31.00
Returned Insufficient Funds Check Deposit	\$15.00
Stop Payment (per item)	\$31.00
Account History In-House Request (no charge on-line via home banking)	\$2.00
Duplicate Statement (no charge online via home banking)	\$12.00
Dormant Account Fee (per month)	\$10.00
Account Reconciliation (per hour)	\$25.00
Account Research (per hour - \$25 minimum)	\$25.00
Draft (Checks) Printing Cost is Determined by Check Style	TBD
Early Account Closure (within 6 months of open)	\$5.00

<b>Share Account (Savings)</b>	
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Regulation D Fee After 6 Transactions (per month)	\$31.00
Insufficient Funds ACH (per item)	\$31.00
Returned Insufficient Funds Check Deposit (per item)	\$15.00
Monthly Low Balance (below \$25.00)	\$10.00
Dormant Account Fee (per month)	\$10.00
Escheatment Fee (all accounts)	\$5.00
Duplicate Statement (no charge online via home banking)	\$12.00
Club Excessive Withdrawals (per request - up to 1 free per year)	\$5.00
Membership Close Fee (within 6 months of open)	\$5.00

<b>VISA Check Card/ATM Card</b>	
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Replace Lost or Damaged Card	\$7.00
Replace Lost or Damaged Card w/ Photo	\$10.00
Insufficient Funds (per item)	\$31.00
Increase ATM/POS Withdrawal Limit	\$5.00
Withdrawals at Credit Union Automated Teller Machine (ATM) After 8 per month	\$1.00
Withdrawals at Foreign Machine After 8 per Month. Foreign ATMs may add additional charges.	\$1.00

<b>Wire Transfer</b>	
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Outgoing Domestic by 2 p.m.	\$15.00
Outgoing International by 11:30 a.m.	\$40.00
Incoming Wires	\$15.00

<b>Miscellaneous</b>	
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Cashier Check Fee After 1 Free (per day)	\$2.00
Money Order	\$3.00
Return Mail Charge	\$5.00
Repossession Processing Fee	\$150.00
Non-FAFACU Visa Card Cash Advance Fee (greater of)	\$5.00 or 3%
Fax Fee (per page)	\$1.00
IAT Fee (for international online transactions)	\$15.00
Legal Processing Fees (i.e. tax levy, garnishments, collateral protection insurance, etc.)	\$50.00
Phone Transfer Fee	\$2.00

**Note:** Family Advantage Federal Credit Union reserves the right to change the service charges, fees and other features as necessary.

Scan QR code with  
your smart phone to  
find us on the web

