



Special Savings programs are available for a limited time. The

Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder will receive a current Truth in Savings Disclosure at account opening that will set forth the terms of all of our deposit products. This is part of the Membership and Account Agreement. Rates are variable and subject to change without notice. Penalties for early withdrawal or other fees may reduce earnings.

Product	Special Features	Dividend Rate	Annual Percentage Yield	Minimum Balance Required	Minimum Balance to Earn Interest	Other Conditions:
"Gouda" Savings	<ul style="list-style-type: none"> A low \$100 opening/minimum gets you started and earns interest. Designed to help you reach your savings goal with a monthly "add-to" of at least \$10 to increase your savings effortlessly. Free Block of "Cabot" Cheddar cheese at account opening. 	.50%	.50%	\$100	\$100	"Add-To" is a feature that automatically transfers your money monthly into your account. Set up at account opening and continues until account is closed.
"Sharp Cheddar" CD	<ul style="list-style-type: none"> A 15 month term, higher rate savings solution earning a very competitive rate! Save for a specific goal, add \$ automatically each month and watch your savings grow. Ideal for savers who can set aside money for a longer term investment. Penalties apply for early withdrawal. 	2.9%	2.91%	\$2,500 or *\$100 with "Add-To"	\$100	"Add-To" is a feature that automatically transfers your money monthly into your account. Set up at account opening and continues until account reaches maturity.
"Seriously Sharp Cheddar" CD	<ul style="list-style-type: none"> A 30 month term, higher rate savings solution earning a very competitive rate! Save for a specific goal, add\$ automatically each month and watch your savings grow. Ideal for savers who are can set aside money for a longer term investment. Penalties apply for early withdrawal. 	3.15%	3.17%	\$10,000 or **\$5,000 with "Add-To"	\$5,000	"Add-To" is a feature that automatically transfers your money monthly into your account. Set up at account opening and continues until account reaches maturity.

*"Add to" of at least \$50 per month is required if your opening balance is less than \$2,500.

** "Add-To" of at least \$50 per month is required if your opening balance is less than \$10,000.

Fee Schedule

Account Fees		Electronic Banking	
Abandoned Account Fee (Accounts with no current address and no activity for 24 months.)	\$150	ATM Out of Network Transaction Fee	\$1.75
Bank Check Fee	\$5	Debit Card Replacement Fee-Damaged Card	\$20
Check Cashing Fee-Non Member	\$40	Debit Card/Lost or Stolen Fee includes replacement card.	\$25
Copies (including copies related to research-per page)	\$1	Debit Card Rush/Overnight	\$40
Copy- Corporate/Bank Check	\$20	Debit Card-PIN based Transactions (10 Free per month)- Select "Credit" or "Signature Based" transactions to avoid these fees.	\$1.75 starting with /11 th transaction
Copy- Member Check (per item)	\$5		
Copy -Money Order	\$20	E-Mortgage, Loan and Deposit Statements	FREE
Copy-Account Statement	\$6	E-Bill Payments	FREE
Counter Checks (per check)	\$1	Electronic Funds Transfer-Member to Member transfers between an account at OCU and another Credit Union affiliated with Tricorp FCU.	FREE
Early Account Closure-Closed Share within 180 Days of Opening	\$20	E-Banking-account history, transfers, payments and money management.	FREE
Fax Service Fee	\$1/per page	Electronic Check Deposit from SMART device-Remote Check Capture	FREE
Inactive Account Fee (Per month-after 12 months)	\$5	Wire-Outgoing International Per Wire	\$45
IRS levy	\$100	Wire-Outgoing Domestic Per Wire	\$30
Money Market Account Excessive withdrawals (6 free per month)	\$5 per withdrawal beginning w/7 th .	Wire-Incoming Per Wire	\$15
Money Order fee	\$2	Instructions for Electronic Funds Transfers:	
Non-Sufficient funds covered by overdraft protection transfer (per Transaction Fee)	\$3.50	Opportunities Credit Union 25 Winooski Falls Way, Ste. 203 Winooski, VT 05404 1-800-865-8328	
Non-Sufficient funds returned/or paid (per item)	\$35	OCU's Routing and Transit #011692588	
Notary Fee (Non Members)	\$15		
One time ACH Transfer Fee -(manual per item)	\$30		
Paper Statement Fee (Per statement for deposit or loan accounts.)	\$3		
Research Fee	\$25/per hour (Minimum 1 hr.)		
Returned Mail Processing (per item)	\$6		
Scheduled Bill Payment-(manual per item)	\$3.50		
Stop Payment Fee- (per item)	\$25		
Teller Phone Transfer Fee	\$5		

Effective 3/25/2019-Rates & fees subject to change.