

Strait View Credit Union

PO Box 339, Port Angeles, WA 98362

Rate and Fee Schedule: Savings, Checking, and Share Certificates

Rates as of: 4/3/2023

The Rate and Fee Schedule sets forth the current conditions, rates, fees and charges applicable to your Savings, Checking, and Certificate Accounts at Strait-View Credit Union. 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 agrees to the terms set forth on the Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement.

Account Type	Annual % Rate	Annual % Yield	Minimum Opening Balance	Minimum Required Balance	Dividends Compounded and Credited	Balance Method
Regular Shares	0.05%	0.05%	\$5	NA	Quarterly	Daily
Holiday Savings Account	0.05%	0.05%	\$5	NA	Quarterly	Daily
Vacation Savings Account	0.05%	0.05%	\$5	NA	Quarterly	Daily
Sub Savings Account	0.05%	0.05%	\$5	NA	Quarterly	Daily
IRA Savings Account	0.50%	0.50%	\$5	NA	Quarterly	Daily
Open End Savings Account	1.50%	1.50%	\$2500	\$2500	Quarterly	Daily
Checking Account	0.00%	0.00%	\$5	NA	Quarterly	Daily
Six Month Share Certificate	1.50%	1.50%	\$500	NA	At Maturity	Daily
Flexible 1 Year Share Certificate	4.25%	4.25%	\$1000	NA	Annually	Daily
Flexible 2 Year Share Certificate	2.50%	2.50%	\$1000	NA	Annually	Daily
Flexible 3 Year Share Certificate	3.00%	3.00%	\$1000	NA	Annually	Daily

Fee Schedule



Checking Account Fees

4/3/2023

Return Overdraft (NSF) Fee	\$25.00 per item
Deposit Return Item Fee	\$10.00 per item
Stop Payment Fee Per Item	\$10.00 per request
Check Printing	Varies with style
<i>Free for retirees with direct deposit</i>	
Checking Account Service Fee	\$3.00 per month
<i>If minimum balance of \$250 is not maintained</i>	
Void SVCU Bank Check	\$15 per check

Credit Union Membership

4/3/2023

Account Reconciliation	\$10.00 per hour
Statement or Check Copy	\$ 1.00 per copy
Monthly Security Fee	3.00 per month
Wire Transfer (outgoing)	\$20.00 Domestic
	\$25 International
Money Order	\$ 1.00 each
Membership Share	5.00 par Value
Dormant Fee	\$5 @ MONTH
Online Bill Pay	FREE