



NTCFCU DIVIDEND AND FEE SCHEDULE

160 Ward Road, North Tonawanda NY 14120

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Last Dividend Declaration Date:

12/31/09

RATE SCHEDULE 12/09

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / APY	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Regular Share Accounts	0.25% / 0.25%	Quarterly	Last Day of Quarter	Quarterly (calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account Transfer limitations apply.
Youth Share Accounts	0.25% / 0.25%	Quarterly	Last Day of Quarter	Quarterly (calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account Transfer limitations apply.
Holiday Accounts	0.25% / 0.25%	Quarterly	Last Day of Quarter	Quarterly (calendar)	\$5.00	—	\$5.00	Average Daily Balance	Account Transfer limitations apply.
Share Draft Accounts	/	-	-	-	\$0.00	-	-	-	-
Certificate of Deposit	Varied	Quarterly	Last Day of Quarter	Quarterly (calendar)	Varied	-	Varied	Certificate Method	Account Transfer and Withdrawal limitations apply.

The rates, fees and terms applicable to your account at the Credit Union are provided in the attached Truth-In-Savings Disclosure.

The Credit Union may offer other rates for these accounts from time to time.

FEE SCHEDULE:

New Member	\$ 1.00	ACH/ Draft Stop Payment	\$10.00	ATM/DC Replacement Fee	\$10.00
NSF Deposit Item per item	30.00	Draft or ACH NSF Fee per item	30.00	Check Cashing Fee (Inactive)	5.00
Manual O/D Transfer Fee	5.00	DF Check Copy Fee	10.00	Courtesy Pay Fee per item	30.00
Automated O/D Trfr Fee	1.00	Pre-Authorized Checks	1.50	Substitute Check Copy Fee	1.50
Dormant Member Fee S/A	10.00	CU Check Stop Pay	32.00	Excess Withdrawal Fee	3.00
Statement Copy Fee - \$1.00 per page – maximum \$5.00					

Other Important Services

Holiday Clubs – Money Orders – Certified Checks – Direct Deposit
 Payroll Deduction – ATM/Debit Cards – No Surcharge ATM Machine
 Free \$1,000.00 Death & Dismemberment Insurance

Your Savings are Federally Insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration
 A U.S. Government Agency



Equal Housing Lender

If your EFT payment is returned unpaid, you authorize the NTCFCU to make a one-time electronic fund transfer from your account and to collect a fee of **\$30.00 per item**