

### Savings Rates

Account	APY <sub>1</sub>	Minimum to Earn Yield	Minimum Balance	Terms of Account
Cash Management Savings	.15%	\$1 +	\$100*	A charge of \$5 is assessed to each withdrawal/transfer in excess of 3 per month. A \$10 per month Non Relationship fee will be assessed if balance falls below \$100 and member does not own any other Prestige product. *If member owns additional accounts, minimum balance is lowered to \$1.
	.30%	\$10,000 +		
High Interest Savings	0.50%	\$100+	\$1	Ultra Free Checking account required. A charge of \$2 is assessed to each withdrawal/transfer in excess of 3 per month. New deposits only. Funds currently on deposit in existing Prestige accounts may not be transferred into this account. Maximum deposit amount is \$100,000. Deposits in excess of \$100,000 earn 0.30% APY.
Holiday Club	.50%	\$1	None	\$25 minimum to open account. Withdrawals made between February 1 and September 30 will be assessed a \$10 fee.
IRA Savings	.50%	\$100	None	\$25 to open account.
Little Piggy	1.50%	\$1 +	None	Account is open to children up to 14 years old. Withdrawals are limited to 3 per month.
	.70%	\$500 +		

### Checking Rates

Account	APY <sub>1</sub>	Minimum to Earn Yield	Minimum Balance	Terms of Account
Ultra Free Checking	N/A	N/A	None	Monthly direct deposit of \$400 required. No monthly fee. No minimum balance. Courtesy pay up to \$750 per month. Free Home Banking, online bill pay, online check images and Visa check card. Prestige does not charge a fee for ATM withdrawals. Further, we automatically rebate any non-Prestige ATM surcharge.
Payback Checking	N/A	N/A	None	Monthly direct deposit of \$400 required. No monthly fee. No minimum balance. Courtesy pay up to \$750 per month. Free Home Banking, online bill pay, online check images and Visa check card. Prestige does not charge a fee for ATM withdrawals. Further, we automatically rebate any non-Prestige ATM surcharge. 10¢ rebate on all signature based debit (check card) transactions over \$0.99.
Value Checking	N/A	N/A	None	\$5 Monthly Fee. No direct deposit required. No minimum balance. Includes Benefits Plus Membership for primary and joint owner. Courtesy pay up to \$750 per month. Reduced Courtesy Pay Fee (\$19.50) Free Home Banking with Bill Pay and Visa check card. Free ATM withdrawals from Prestige and CU Here locations.
Mega Interest Checking	.10%	\$1,500 +	None	No direct deposit required. No monthly fee. No minimum balance. Courtesy pay up to \$750 per month. Free Home Banking with Bill Pay and Visa check card. Free ATM withdrawals from Prestige and CU Here locations.
	.15%	\$10,000 +		
	.25%	\$25,000 +		
Student Checking	N/A	N/A	None	No monthly fee and no minimum balance. No direct deposit required. 2 free ATM withdrawals with surcharge rebates per month. Free home banking and bill pay. Free debit card. Must be a fulltime student age 15 – 24 with proof of current enrollment.
Fresh Start Checking	N/A	N/A	None	\$10 Monthly Fee. Free ATM withdrawals at Prestige and CU Here locations. Free Home Banking, online bill pay, online check images and Visa check card. Monthly direct deposit required.
Opportunity Checking	N/A	N/A	None	\$15 Monthly Fee. Free ATM withdrawals at Prestige and CU Here locations. Free Home Banking, online bill pay, online check images and Visa check card. No direct deposit required. \$25 opening deposit.

### Money Market Rates

Account	APY <sub>1</sub>	Minimum to Earn Yield	Minimum Balance	Terms of Account
Money Market	.20%	\$1+	\$2,500	\$2,500 minimum to open account. A charge of \$5.00 will be assessed to each withdrawal/transfer in excess of 6 per month. Checking options available. 3 withdrawals may be made via check. A \$15 per month service fee will be assessed if balance falls below \$2,500.
	.30%	\$10,000+		
	.35%	\$25,000+		
	.35%	\$50,000+		
	.35%	\$100,000+		
	.35%	\$2,000,000+		

### Certificate of Deposit Rates

Account	Term	APY <sub>1</sub>	Minimum to Open	Terms of Account
CD	6 month – 5 years	See CD Rate Sheet	\$1,000	Unless otherwise noted, certificates automatically renew. Member has up to 10 days after maturity date to request a certificate not be renewed. Should the account be closed prior to maturity, an early withdrawal penalty of 90 days interest will be assessed; whether earned or not. 5 year CDs will be assessed 6 months interest.

Members owning a single product may be subject to the Non Relationship fee. That fee is assessed when the account shows no activity for a period of six months and the balance is less than \$100.

## Auto Loan and Lease Rates

### New Vehicle Loan

Type	Term	Annual Percentage Rate
Car / Truck / SUV	Up to 24 Months	2.99% - 18.00%
Car / Truck / SUV	Up to 48 Months	2.99% - 18.00%
Car / Truck / SUV	Up to 60 Months	3.25% - 18.00%
Car / Truck / SUV	Up to 72 Months	3.79% - 18.00%
Car / Truck / SUV	Up to 84 Months	4.74% - 18.00%

### Used Vehicle Loan

Type	Term	Annual Percentage Rate
Car / Truck / SUV	Up to 24 Months	2.99% - 18.00%
Car / Truck / SUV	Up to 48 Months	2.99% - 18.00%
Car / Truck / SUV	Up to 60 Months	3.25% - 18.00%
Car / Truck / SUV	Up to 72 Months	3.79% - 18.00%
Car / Truck / SUV	Up to 84 Months	4.74% - 18.00%

### Vehicle Lease

Type	Term	Annual Percentage Rate
Car / Truck / SUV	Up to 48 Months	3.48% - 9.89%

## Home Loan Rates

Type	Annual Percentage Rate
Home Mortgage & Home Refinance	Rates for home loans change daily. Call for daily rates.
Home Equity and Home Improvement	As low as 4.99%

## Credit Card and Signature Loans Rates

Type	Credit Limit	Annual Percentage Rate	Terms
Platinum MasterCard	\$2,000 – 2x gross monthly income	Prime plus 4.95% Variable Rates Max Rate 18.00%	No annual fee. 25 day grace period on purchases. 3% minimum payment due each month. Annual Percentage Rate based on member's credit score. See card agreement for more details.

## Line of Credit

Credit Limit	Annual Percentage Rate	Terms
Up to 2x gross monthly income	8.90% - 18%	Payment based in 3% of member's balance.

## Boat, RV and Motorcycle Loans

Type	Term	Annual Percentage Rate
New & Used Boat / Camper / Motor Home	1 – 120 Months	5.74% - 14.95%
New & Used Motorcycle / ATV / Personal Watercraft	1 – 60 Months	4.99% - 13.95%

## General Fees

<b>Account Research Fee</b> \$20.00 per hour	<b>Collection Items</b> \$10.00 domestic / \$25.00 international	<b>Regular Share Withdrawal</b> \$5.00 per withdrawal (in excess of 3 per month)
<b>Account Closing</b> \$25.00 per account (within first 180 days)	<b>Copies of Paid Checks</b> \$2.50 per copy	<b>Replacement Cashier's/Teller Check</b> \$30.00 per check
<b>Non-Sufficient Fund Items / Courtesy Pay</b> \$33.00 per item	<b>Outgoing Wire Transfer</b> \$18.00 per domestic / \$35.00 international	<b>Returned Deposit</b> \$20.00 per item
<b>Courtesy Pay Value Checking</b> \$19.00 per item	<b>Holiday Club Withdrawal</b> \$10.00 per withdrawal if made between 2/1 – 9/30	<b>Stop Payment</b> \$33.00 per item
<b>Additional Statement Printouts</b> \$5.00 per statement printout	<b>Money Market Withdrawal</b> \$5.00 per withdrawal (in excess of 6 per month)	<b>Check Cashing</b> 1% (Of cash received on non-compensating balances)
<b>Bad Address</b> \$5.00 per returned item	<b>Existing Prestige Loan Refinance Fee</b> \$100.00	<b>Temporary Checks</b> \$3.00 per 5 checks
<b>Cashier's Checks</b> \$3.00 per check	<b>Western Union Transfers</b> \$20.00 per domestic transfer (minimum) \$25.00 per international transfer (minimum)	<b>Coin Processing Fee</b> 3% per transaction
<b>Certificate of Deposit Closing</b> 90 days interest if CD has not matured 6 months interest if 5 year CD has not matured	<b>Non-Relationship Fee</b> \$10.00 per month	<b>Non - Prestige ATM Transaction</b> \$1.00 per transaction
<b>Check Card Charge Back</b> \$20.00 per item	<b>Notary Fee</b> \$5.00 (per item)	<b>Account to Account Transfers</b> \$5.00 (accounts outside of credit union only)
<b>Check Card Replacement</b> \$5.00 per card	<b>Fax</b> \$2.00 per page	<b>Photocopy</b> \$0.10 per copy

<sup>1</sup> Annual Percentage Yield (APY) refers to the dividends paid to an account. Dividends, when earned, are calculated on the average daily balance and are paid on the last day of the month. Compounding begins on the first day of the month and ends on the last day of the month. Dividend rates are declared on dividend declaration date, which is the first day of the month. Dividends begin to accrue on the first business day when funds are deposited into the account. With the exception of Certificates of Deposit, members who close an account before the dividend declaration date will not receive that month's dividends. All accounts are subject to the requirements, terms and conditions found in the membership agreement established by the Board of Directors and may be listed as unavailable at any time and without prior notice. Other fees not listed on this sheet may apply. See specific account agreement for details.

Please note that not all credit union accounts are covered in this Rate and Fee Schedule. If you opened an account prior to September 1, 2007 and do not see it listed on this schedule, either contact the Credit Union or go online to access the Rate and Fee Schedule Supplement. The Supplement includes accounts that are no longer open to new members.

Updated 3/1/12

