


**EAST TEXAS PROFESSIONAL CREDIT UNION RATE AND FEE SCHEDULE  
EFFECTIVE JANUARY 3, 2023**

This Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees and charges applicable to the accounts available at East Texas Professional Credit Union. Rates are subject to change without notice. This schedule is incorporated as part of your account agreement with East Texas Professional Credit Union.

<b>DIVIDEND INFORMATION</b>	<b>SHARE SAVINGS ACCOUNTS</b>	<b>CLUB ACCOUNTS</b>	<b>MONEY MARKET PLUS ACCOUNTS</b>	<b>MONEY MARKET CHECKING ACCOUNTS</b>	<b>CHECKING ACCOUNTS</b>	<b>IRA SAVINGS ACCOUNTS</b>
Dividend Period Dividends Compounded & Credited	Quarterly Quarterly	Quarterly Quarterly	Monthly Monthly	Monthly Monthly	Monthly Monthly	Quarterly Quarterly
<b>BALANCE REQUIREMENTS</b>						
Minimum Opening Deposit	\$ 5	\$ 10	\$1,000	\$1,000	\$ 50	\$ 25
Minimum Balance to Avoid a Service Fee	\$100 (single service)	\$ 10	\$1,000	\$1,000	\$1,000	\$.01
Minimum Balance to Earn the Stated APY	\$100	\$100	\$1,000	\$1,000	\$1,000	\$.01
Balance Computation Method	Daily	Daily	Daily	Daily	Daily	Daily
<b>TRANSACTION LIMITATIONS</b>	Apply as listed below	Apply as listed below	Apply as listed below	Not Applicable	Not Applicable	Apply as listed below
<b>DIVIDEND SCHEDULE PERSONAL / BUSINESS ACCOUNTS</b>	<b>BALANCE</b>	<b>TERM</b>	<b>INTEREST RATE</b>	<b>ANNUAL PERCENTAGE YIELD (APY)*</b>	<b>**Actual rates will not be declared until March 31, 2023</b>	
Share Savings Accts. / 1st Quarter anticipated rates	\$100 - \$2,499.99	Per Quarter	0.20%	0.20%**		
Share Savings Accts. / 1st Quarter anticipated rates	\$2,500 - \$9,999.99	Per Quarter	0.30%	0.30%**		
Share Savings Accts. / 1st Quarter anticipated rates	\$10,000 & over	Per Quarter	0.30%	0.30%**		
Advantage and Business Checking	\$1,000 & over	Per Month	0.03%	0.03%		
Checking (applicable accounts)	\$1,000 & over	Per Month	0.03%	0.03%		
Money Market Plus Accts.	\$1,000 - \$1,999.99	Per Month	0.20%	0.20%		
Money Market Plus Accts.	\$2,000 - \$9,999.99	Per Month	0.30%	0.30%		
Money Market Plus Accts.	\$10,000 - \$24,999.99	Per Month	0.35%	0.35%		
Money Market Plus Accts.	\$25,000 - \$49,999.99	Per Month	0.50%	0.50%		
Money Market Plus Accts.	\$50,000 - \$99,999.99	Per Month	0.60%	0.60%		
Money Market Plus Accts.	\$100,000 - \$199,999.99	Per Month	0.75%	0.75%		
Money Market Plus Accts.	\$200,000 & over	Per Month	1.00%	1.00%		
Money Market Checking Accts.	\$1,000 - \$1,999.99	Per Month	0.05%	0.05%		
Money Market Checking Accts.	\$2,000 & over	Per Month	0.10%	0.10%		
<b>PERSONAL ACCOUNTS ONLY</b>	<b>BALANCE</b>	<b>TERM</b>	<b>INTEREST RATE</b>	<b>ANNUAL PERCENTAGE YIELD (APY)*</b>	<b>**Actual rates will not be declared until March 31, 2023</b>	
Club Accts. / 1st Quarter anticipated rates	\$100 & over	Per Quarter	0.15%	0.15%**		
IRA Savings / 1st Quarter anticipated rates	\$25 & over	Per Quarter	0.25%	0.25%**		
<b>TERM SHARE CERTIFICATES</b>	<b>TERM</b>	<b>DIVIDEND RATE</b>	<b>ANNUAL PERCENTAGE YIELD (APY)*</b>	<b>DIVIDENDS COMPOUNDED &amp; CREDITED</b>	<b>EARLY WITHDRAWAL PENALTY</b>	<b>TRANSACTIONS</b>
<b>MINIMUM BALANCE</b>						
\$1,000	91 Days	0.75%	0.75%	Maturity	91 Days Dividend	Not Allowed
\$1,000	183 Days	1.75%	1.76%	Quarterly	90 Days Dividend	Not Allowed
\$1,000	12 Months	2.15%	2.17%	Quarterly	90 Days Dividend	Not Allowed
\$1,000	18 Months	2.15%	2.17%	Quarterly	120 Days Dividend	Not Allowed
\$1,000	24 Months	2.25%	2.27%	Quarterly	150 Days Dividend	Not Allowed
\$1,000	36 Months	2.50%	2.52%	Quarterly	180 Days Dividend	Not Allowed
\$1,000	48 Months	2.65%	2.68%	Quarterly	240 Days Dividend	Not Allowed
\$1,000	60 Months	2.70%	2.73%	Quarterly	360 Days Dividend	Not Allowed
\$1,000 (IRA Certificate)	12 Months	2.15%	2.17%	Quarterly	90 Days Dividend	Not Allowed
\$1,000 (IRA Certificate)	24 Months	2.25%	2.27%	Quarterly	150 Days Dividend	Not Allowed
\$1,000 (IRA Certificate)	36 Months	2.50%	2.52%	Quarterly	180 Days Dividend	Not Allowed

\*APY: APY calculations assume that dividends will remain in the account until maturity. Withdrawals prior to maturity will reduce earnings.

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES: The following disclosures apply to all of the accounts, except where noted differently.

Rate Information: The dividend rate and annual percentage yield may change every dividend period. We may change the dividend rate for your account as determined by the Credit Union Board of Directors or the Asset Liability Committee.

Nature of Dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding and Crediting: Dividends will be compounded and credited as listed on the chart above.

Dividend Period: The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

Accrual of Dividends: Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on the first business day after the banking day you place non-cash items (e.g. checks) to your account.

Balance Information: The minimum balance requirements to open each account are listed above. Dividends are calculated by applying a daily periodic rate to the principal in the account each day.

Effect of Fees or Penalties: Fees, penalties, or other conditions implemented could reduce the actual earnings on the account - and may have the effect of reducing the principal.

Transaction Limitations: The transaction limitations for each account are specified above. For accounts in which transfer limitations apply, no more than six withdrawals or transfers may be made to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic transfer or instruction. If you exceed the transfer limitations, your account will be subject to closure by the Credit Union. For Club Accounts, no withdrawals or transfers may be made to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party. If more than two withdrawals are made from a Club Account before club ending, then this account may be closed. We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

**Fees Applicable to all Accounts**

The following fees may be assessed in connection with your accounts at ETPCU. All fees and services are subject to change and / or discontinuation without notice.

Account Closing <sup>(1)</sup> (within 90 days of opening)	\$5.00								
Account Reopen (outside applicable guidelines)	\$10.00								
Account Services (research / reconciliation)	\$15.00 per hour / \$5.00 minimum								
Cashier Checks	\$5.00								
Check Cashing Fee <sup>(2)</sup> (Applies to share savings balances less than \$100 and no other ETPCU services)	1% of check amount (\$2.00 min / \$15.00 max)								
Check Copy	\$2.00 each								
Coin Counter Fee (commercial users/high frequency users/high volume users)	9.9% of total value								
Collection Service Fee	\$10.00 per item								
Commercial Loan Drafts for Collection	\$10.00								
Copy of Credit Card Statement	\$2.00 per month (most recent 24 month period) <i>and \$4.00 per month (older than 24 months)</i>								
Copy of Statement	\$2.00 per month								
Electronic Processing Convenience Fee	\$10.00 each								
Faxes (outgoing)	\$2.00 per fax 10 page maximum								
Instant Issue Debit / ATM Card	\$10.00								
Insufficient Funds (NSF) (5 fees max per share suffix each calendar day)	\$25.00 per item								
Internet Banking w/Bill Payer Option	\$4.00 monthly								
Letter of Credit	\$25.00 min / 2% max								
Levy / Garnishment Processing Fee	\$25.00								
Low Balance Fee <sup>(1)</sup> (single service / balance below \$100)	\$1.00 quarterly								
MasterCard® Debit Card Foreign Transaction Fee	1.1% of transaction amount								
MasterCard® Gift Cards	\$2.50 each								
Money Orders	\$1.00 each								
On-Self Return Check Fee	Current NSF Rate								
Overdraft Courtesy of Checking Account (5 fees max per calendar day)									
	<table border="0"> <tr> <td><u>Available Balance</u></td> <td><u>Fee</u></td> </tr> <tr> <td>-\$0.01 to -\$9.99</td> <td>no fee</td> </tr> <tr> <td>-\$10.00 to -\$24.99</td> <td>\$10.00</td> </tr> <tr> <td>-\$25.00 or more</td> <td>\$25.00</td> </tr> </table>	<u>Available Balance</u>	<u>Fee</u>	-\$0.01 to -\$9.99	no fee	-\$10.00 to -\$24.99	\$10.00	-\$25.00 or more	\$25.00
<u>Available Balance</u>	<u>Fee</u>								
-\$0.01 to -\$9.99	no fee								
-\$10.00 to -\$24.99	\$10.00								
-\$25.00 or more	\$25.00								
Overdrawn Courtesy Fee for all other deposit accounts (see tiered fees above)									
Overdraft Transfer Fee (from Share Savings)	\$1.00 each								
Return Check Fee	\$5.00 each								
Return Item Fee for Loan Payments	\$25.00 per item								
Safe Deposit Boxes <sup>(3)</sup> (Longview, LeTourneau, Kilgore & Tyler only)									
3 X 5 X 22	\$15.00 annually (Kilgore & Tyler only)								
3 X 10 X 22	\$20.00 annually								
5 X 10 X 22	\$30.00 annually								
10 X 10 X 22	\$50.00 annually (Longview, Kilgore & Tyler only)								
18 X 10 X 22	\$100.00 annually (Kilgore only)								
Replacement Key	\$10.00								
Drilling of Box	\$200.00								
Stop Payment	\$25.00 each								
Temporary Checks	\$2.50 / 4								

U.S. Outgoing Wire Transfer	\$20.00
U.S. Incoming Wire Transfer	\$5.00
Withdrawals, Transfers at other ATM Locations	\$1.00

**Monthly service charges (low balance fees) applicable on Checking Accounts only.**

**\$50 MINIMUM TO OPEN ACCOUNTS**

**1. Advantage Checking**

Unlimited check writing; dividends earned; Overdraft Courtesy available<sup>(4)</sup>; new accounts only: extra box of checks free with first order  
No Charge

**2. Platinum Checking**

Unlimited check writing; Overdraft Courtesy available<sup>(4)</sup>; electronic statements only; free Internet Banking with free Bill Payer<sup>(5)</sup>; new accounts only: extra box of checks free with first order  
\$1000 daily balance maintained No Charge  
Balances below \$1000 \$5.00

**3. Platinum Plus Checking**

Unlimited check writing; requires direct deposit, payroll deduction or ACH cumulative monthly deposit of \$1000; Overdraft Courtesy available<sup>(4)</sup>; electronic statements only; free Internet Banking with free Bill Payer<sup>(5)</sup>; new accounts only: extra box of checks free with first order  
No Charge

**4. Priority Checking**

Unlimited check writing \$10.00

**5. Senior Checking (Must be 60 or Over)**

Unlimited check writing; dividends earned; Overdraft Courtesy available<sup>(4)</sup>; no fee on money orders; Credit Union checks at no charge (Limit 4 boxes per year, 1 box per order) No Charge

**\$1000 MINIMUM TO OPEN ACCOUNTS**

**6. Money Market Plus**

Limit of 6 withdrawals per month; dividends earned; no fee on money orders  
\$1000 daily balance maintained No Charge  
Balances below \$1000 \$7.50

**7. Money Market Checking**

Unlimited check writing; dividends earned; Overdraft Courtesy available<sup>(4)</sup>; no fee on money orders  
\$1000 daily balance maintained No Charge  
Balances below \$1000 \$7.50

**BUSINESS CHECKING ACCOUNT**

\$250 minimum to open; up to 50 withdrawals per month at no fee; withdrawals in excess of 50 are charged at 10¢ per item; up to 200 checks deposited per month at no fee; checks deposited in excess of 200 are charged at 10¢ per item; dividends earned  
\$1000 daily balance maintained No Charge  
Balances below \$1000 \$10.00  
Balances below \$1000 (Unlimited check writing) \$20.00  
Locking night drop bags \$25.00 per 2 bags  
Replacement keys \$5 per key  
Rolled coin \$.08 per roll

Please see reverse side for minimum balance requirements applicable on dividend earning accounts.

<sup>(1)</sup> Applies to share savings accounts only. <sup>(2)</sup> Applies to share savings balances less than \$100 and no other ETPCU services. <sup>(3)</sup> NCUA Insurance not applicable. <sup>(4)</sup> Overdraft Courtesy requires approval through ChexSystems. <sup>(5)</sup> Electronic statements only with free Bill Payer. Paper statements available for \$3 monthly fee.

# Rate & Fee Schedule

Rates, Conditions, Fees and Charges Applicable to all Accounts

Truth-in-Savings Account Disclosures



[www.etpcu.org](http://www.etpcu.org)



Federally insured by NCUA