

Effective Date: 07/01/2025

Mission Statement

Deposit Account Disclosure & Limitations

The par value of a regular share in this credit union is \$25.00, and one share must always remain in the account to remain a member and use other products and services at the credit union.

The dividend rate and annual percentage yield (APY) for all accounts except the SS & PMM may change quarterly at the discretion of the Board of Directors of the credit union. The dividend rate and APY on the SS & PMM Account may change monthly at the discretion of the Board of Directors. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The dividend rate and Annual Percentage Yield are the prospective rates and yield based on last period declared dividend.

Dividends will be compounded as disclosed above and credited on the last day in the dividend period. The dividend period for all accounts except SS & PMM is quarterly beginning on the first calendar day of the quarter and ending on the last calendar day of the quarter. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. The dividend declaration date for all accounts except SS & PMM follows the ending date of a dividend period. The dividend rate for the SS & PMM Account will be determined in the preceding month. Your withdrawal of funds may affect your APY.

Dividends and Interest will begin to accrue on the business day you deposit cash or noncash items (e.g. checks) to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid. Dividends and Interest will not be paid.

This is defined as your balance less any transactions that are approved but may not have settled.

The minimum balance requirement to open each account is disclosed above. Dividends are computed by applying a periodic rate to the average balance in the account for the period. Average Daily Balance Method is calculated by adding the balance in the account for each day of the period and dividing the sum by the number of days in the period. You must maintain the balance disclosed in the "Average Daily Balance Requirement" section to obtain the disclosed APY.

Six (6) cash or check withdrawals are allowed per quarter from regular savings. A \$2.00 fee will be assessed for each withdrawal over this limit. Withdrawals from the Smart Savers Account and Prime Money Market accounts are limited to two (2) cash or check withdrawals per month. A \$5.00 fee will be assessed for each withdrawal over the limit. There are no limits on withdrawals from checking accounts.

Service Fees

The rates and fees appearing in this brochure are accurate as of the effective date indicated on the inside panel.
If you have any questions or need current rate information, please contact the credit union at 314.544.1818.

Checking Account:

Overdraft Transfer.....	\$2.00	per presentment
Overdraft Protection Fee*(ODP).....	\$25.00	per presentment
*Fee occurs with overdrafts by checks, in-person withdrawals, ATM withdrawals or by other electronic means as applicable.		
Return Fee (NSF).....	\$25.00	per presentment
Single Stop Payment (check/ACH).....	\$15.00	per stop
Block Stop.....	\$20.00	per block
Release Stop (ACH).....	\$15.00	per stop
Check Copy (1 free).....	\$2.00	per copy
Temporary Checks.....	\$1.00	pack of 4
Check Cost		

Basic checks (2 sets of 150)Free
Other styles.....Varies

Basic Checking Monthly Fee^a.....\$5.00 per month

^aBasic checking monthly fee waivable with a monthly direct deposit of \$250 or greater

Smart Savers Account & Prime Money Market Account:

Return Fee (NSF).....	\$25.00	per presentment
Withdrawal after 6 per month.....	\$2.00	per item
Single Stop Payment (check/ACH).....	\$15.00	per stop
Block Stop.....	\$20.00	per block
Release Stop (ACH).....	\$15.00	per stop
Check Copy (1 free).....	\$2.00	per copy

ATM/Check Card/VISA:

Initial Card/PIN.....	Free
Replace Lost Card/PIN.....	\$5.00 each
Merchant Block/Replace Card/PIN.....	\$15.00 each
Century-Owned/CO-OP Network Trans... Free	
CO-OP Network deposits.....	Free
Point-of-Sale (VISA, STAR).....	Free
Foreign ATM (Cirrus/STAR Networks)... \$1.00 per trans/inquiry	
International Exchange Fee (ATM/Debit/Credit)	
Conversion.....	1.00% of transaction
Use.....	0.08% of transaction

Other Services:

Outgoing Wire – Domestic.....	\$20.00	per item
Outgoing Wire – International.....	\$65.00	+ charges
Western Union Wire – Domestic.....	\$40.00	per item
Western Union Wire – Internat'l.....	\$65.00	+ charges
Wire Sent Confirmation.....	\$5.00	per item
Wire Confirmation.....	\$10.00	per item
Cashier's Checks.....	\$2.00	per item
Counter Checks (first is free).....	\$1.00	per item
Stop-Payment of Counter Checks.....	\$5.00	per item
Money Orders.....	\$1.00	per item

Travelers' Cards:

Advantage 55 MembersFree

With Checking.....	\$2.00	per item
Without Checking.....	\$5.00	per item
Service Fees (continued)		
Reload Card.....	\$2.00	per item
Withdrawal by Mail (less than \$50).....	\$1.00	per request
Withdrawal by Priority Mail (Over \$1000).....	\$5.00	per request
Early Christmas Acct. Withdrawal.....	\$2.00	per item
Early Christmas Acct. Close.....	\$15.00	per acct.
Account Reconciliation.....	\$10.00	per hour
Statement Copy.....	\$3.00	per month
Return Deposit Check.....	\$10.00	per item
Return Deposit Check (same party).....	\$20.00	per item
Check-Cashing (no checking acct.).....	\$3.00	per item
Foreign Check Collection.....	\$25.00	per item + fees
Closed Account within 90 days.....	\$15.00	per acct.
Inactive Account/Unlocatable.....	\$25.00	per year
Garnishment Tax Levies.....	\$35.00	per item
Excessive Withdrawals (Over 6 per quarter).....	\$2.00	per item
Commercial Acct. Check Deposits (over 5).....	\$0.10	per check
Mortgage/Equity Payoffs.....	\$25.00	per item
Subordination.....	\$100.00	per item
Returned Statement Fee.....	\$2.00	per month
Coin Machine:		

Member with Checking, Kids, & Teen Accounts.....Free
Members without Checking.....10% of coin deposited

Fax Machine:

local faxes.....5 Free, then \$1.00 per page
non-local faxes.....\$1.00 per page

Truth-in-Savings Rate & Fee Schedule



CENTURY
CREDIT UNION
centurycu.org

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