

Century Credit Union Rate & Service Fee Schedule

Effective Date: 05/01/2025

This Rate and Fee schedule sets forth certain conditions, rates, fees and charges applicable to your deposit account at Century Credit Union. We may offer other rates and fees or amend these rates and fees contained in this schedule from time to time. For current rate information, call 314.544.1818.

Account Type	Par Value	Minimum Opening Balance	Dividend Credited and Compounded	Dividend Calculation Method	Dividend Rate	Annual Percentage Yield	Minimum Average Daily Balance Requirement	Transaction Limitations
▮ Regular Savings	\$25.00	\$25.00	Quarterly	Average Daily Balance	0.250%	0.250%	\$100.00	
▮ Boost Savings (Teen)	\$25.00	\$25.00	Quarterly	Average Daily Balance	0.500%	0.501%	\$100.00	
▮ Dollar Den Kids Club		\$1.00	Quarterly	Average Daily Balance	9.650%	10.00%	\$1.00-\$1,000.00	None
				Average Daily Balance	0.250%	0.250%	\$1,000.01	None
▮ Special Savings/Vacation Club		\$1.00	Quarterly	Average Daily Balance	0.250%	0.250%	\$100.00	None
▮ Christmas Club		\$1.00	Quarterly	Average Daily Balance	5.000%	5.095%	\$100.00-\$1,000.00	Withdrawals prior to Oct. 1 incur \$2 charge
		\$1.00	Quarterly	Average Daily Balance	0.250%	0.250%	\$1,000.01+	
▮ IRA Savings		\$1.00	Quarterly	Average Daily Balance	0.750%	0.752%	\$100.00	None
▮ Premier, Secondary & Boost Checking		\$1.00	Quarterly	Average Daily Balance	0.500%	0.501%	\$1,000.00	None
▮ Prime Money Market (PMM)		\$10,000	Monthly	Average Daily Balance	3.750%	3.803%	\$10,000.00-\$500,000	6-withdrawal limit per month
			Monthly	Average Daily Balance	0.250%	0.250%	\$500,000.01+	
▮ Prime Money Market Non-Qualifying		\$10,000	Monthly	Average Daily Balance	0.250%	0.501%	\$100.00	
▮ Smart Savers (SS) Money Market		\$1.00	Monthly	Average Daily Balance	0.250%	0.250%	\$100.00-\$2,499.99	6-withdrawal limit per month
					2.000%	2.015%	\$2,500-\$9,999.99	
					2.100%	2.117%	\$10,000-\$24,999.99	
					2.250%	2.269%	\$25,000-\$49,999.99	
					2.350%	2.371%	\$50,000-\$74,999.99	
					2.400%	2.422%	\$75,000-\$99,999.99	
					2.500%	2.524%	\$100,000+	

Deposit Account Disclosure & Limitations

Par Value:

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.

Dividend Rate Information:

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.

Compounding & Credit:

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.

Accrual of Dividends & Interest:

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.

Available Balance:

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

Balance Information:

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.

Excessive Withdrawal:

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
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Single Stop Payment (check/ACH).....	\$15.00	per stop
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Block Stop.....	\$20.00	per block
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Release Stop (ACH).....	\$15.00	per stop
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Check Copy (1 free).....	\$2.00	per copy
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Temporary Checks.....	\$1.00	pack of 4
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Check Cost

Basic checks (2 sets of 150)	Free
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Other styles	Varies
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Basic Checking Monthly Fee ^A	\$5.00	per month
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^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
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Withdrawal after 6 per month.....	\$2.00	per item
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Single Stop Payment (check/ACH).....	\$15.00	per stop
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Block Stop.....	\$20.00	per block
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Release Stop (ACH).....	\$15.00	per stop
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Check Copy (1 free).....	\$2.00	per copy
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ATM/Check Card/VISA:

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

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

Advantage 55 Members	Free
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With Checking.....	\$2.00	per item
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Without Checking.....	\$5.00	per item
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Service Fees (continued)

Reload Card.....	\$2.00	per item
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Withdrawal by Mail (less than \$50)	\$1.00	per request
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Withdrawal by Priority Mail (Over \$1000)	\$5.00	per request
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Early Christmas Acct. Withdrawal.....	\$2.00	per item
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Early Christmas Acct. Close.....	\$15.00	per acct.
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Account Reconciliation.....	\$10.00	per hour
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Statement Copy.....	\$3.00	per month
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Return Deposit Check.....	\$10.00	per item
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Return Deposit Check (same party)	\$20.00	per item
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Check-Cashing (no checking acct.)	\$3.00	per item
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Foreign Check Collection.....	\$25.00	per item + fees
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Closed Account within 90 days	\$15.00	per acct.
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Inactive Account/Unlocatable	\$25.00	per year
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Garnishment Tax Levies.....	\$35.00	per item
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Excessive Withdrawals (Over 6 per quarter)	\$2.00	per item
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Commercial Acct. Check Deposits (over 5)	\$0.10	per check
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Mortgage/Equity Payoffs.....	\$25.00	per item
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Subordination.....	\$100.00	per item
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Returned Statement Fee.....	\$2.00	per month
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Coin Machine:

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

local faxes.....	5 Free, then \$1.00	per page
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non-local faxes.....	\$1.00	per page
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Truth-in-Savings Rate & Fee Schedule



CENTURY
CREDIT UNION

centurycu.org

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