

LOAN RATES

LOAN TYPE	APR ¹
Signature	
Share Secured	
Certificate Secured	
Visa® Platinum Credit Card	
Visa® Platinum Share Secured Credit Card	
Visa® Platinum Rewards Credit Card	
New Auto	
Used Autos	
New Motorcycle	
Used Motorcycle	
Home Equity Line of Credit ²	
Home Equity (80% Financing)	
Home Equity (100% Financing)	

¹APR = Annual Percentage Rates. Rates are subject to change at anytime without notice. Example monthly payment = \$17.97 per \$1,000 borrowed for 60 months at 3.00%. Rates are based on term and credit score.

²The Variable Loan Rate. HELOC Calendar Monthly Adjustment based on Wall Street Journal National Prime Rate minus 50 points (.5%). Minimum check withdrawal is \$300. Maximum rate is 18% and minimum rate is 3.75% APR. Closing costs will be charged if loan is paid within two years.

SHARE CERTIFICATES

ACCOUNT	BALANCE REQUIREMENTS	DIVIDEND RATE	APY*
90 Days	\$1,000		
6 Months	\$1,000		
12 Months	\$1,000		
18 Months	\$1,000		
24 Months	\$1,000		
30 Months	\$1,000		
36 Months	\$1,000		
48 Months	\$1,000		
60 Months	\$1,000		
Jumbo CD	\$50,000		

We will impose a penalty if you withdraw any of the principal before the maturity date. The penalties imposed are set forth on your Terms and Disclosures Booklet. Certificate or Renewal Notice. APY assumes all interest remains in deposit for the full term.

SHARE ACCOUNTS

ACCOUNT	BALANCE REQUIREMENTS	DIVIDEND RATE	APY*
Regular Share	\$5		
Special Share	\$5		
Holiday Club	\$5		
Vacation Club	\$5		
Money Market Checking	\$1,000 or Higher		
High Yield Money Market	\$0–\$2,499		
	\$2,500–\$24,999.99		
	\$25,000–\$74,999.99		
High Yield Money Market	\$75,000–\$99,999.99		
	\$100,000 or Higher		
IRA	\$5/\$100 to earn APY*		
HSA [†]	Balance under \$2,500		
	\$2,500–\$5,000		
	Balance over \$5,000		
Regular Checking	\$100 to open		
Student Checking	\$50 to open		
Flagship Plus Checking			
Flagship Plus 50 Checking			

*APY stands for Annual Percentage Yield, and assumes both principal and earned dividends remain deposited for one year. These rates are Prospective Rates subject to change at the discretion of the Board of Directors at their monthly meeting.

[†]Split Rate: The balance within each Split Rate tier earns the interest as the rate applicable to that Split Rate tier.

**These accounts are no longer available to open.

CROSSPOINTFCU.ORG

203.288.1695



Service Charge/Fee Schedule

CHECKING (SHARE DRAFT) ACCOUNTS

SERVICE	FEE
Insufficient Funds / Uncollected Funds	
Check Photocopies	
Check Stop Payment Order	
Checking Account Balancing (1-hour min.)	
Checking Account Balancing (each additional hour)	
Courtesy Pay Fee (per item)	
Flagship Plus 50 Checking Fee (monthly)	
Flagship Plus Checking (monthly)	
Redeposited Items	

ELECTRONIC BANKING

SERVICE	FEE
ACH - Debits Returned (insufficient funds)	
ACH Stop Payment	
ACH/ATM Transactions Causing a Negative balance	
ATM Fee (per transaction in excess of account type)	
Re-Issue of ATM/Debit Card (lost card)	
Rush Order ATM/Debit Card	
Inactive Home Banking (no log-in for 90 days) (monthly)	
Bill Payment Monthly (Flagship Plus 50 & Flagship Plus checking)	
Bill Payment Monthly (regular share draft checking - fee waived if daily available balance is a minimum of \$500 for the statement cycle)	
Non-CFCU ATM Fee (excluding Sum/CO-OP)	

REGULAR SHARE SAVING ACCOUNTS

SERVICE	FEE
Excessive Transactions (regulation D limit)	
Checks Deposited and Returned to Credit Union (insufficient funds)	
Redeposited Items	

MISCELLANEOUS SERVICES

SERVICE	FEE
Closed Account Fee	
Dormant Account Maintenance/Quarter	
Official CU/Teller Check (3rd party payees)	
Official CU/Teller Check Stop Payment	
Returned Mail/Change of Address Fee	
Statement of Record Copy/Photocopy of CU Check	
HSA Fee (waived if there is an active checking account with 5 or more POS transactions per month and at least \$500 in direct deposit per month) (monthly)	
Automatic Check Overdraft Transfer (per item)	
Mortgage Loan Subordination	
IRA Account Closing	
Personal Appearance Fee For Legal Matters	
Real Estate Loan Application Fee	
Lein/Warrant/Sheriff Fee	

**These accounts are no longer available to open.