

## LOAN RATES

LOAN TYPE	APR <sup>1</sup>
Personal	As low as 8.24%
Share Secured	As low as 4.50%
Certificate Secured	CD Rate + 2.00%
Visa® Platinum Credit Card	10.50% - 16.50%
Visa® Platinum Share Secured Credit Card	10.50% - 16.50%
Visa® Platinum Rewards Credit Card	13.50% - 19.50%
New Auto	As low as 5.25%
Used Auto	As low as 5.50%
New Motorcycle	As low as 7.25%
Used Motorcycle	As low as 8.00%
Home Equity Line of Credit <sup>2</sup>	Intro Rate 6.50%
Secondary Residence and Investment Property (HELOC) <sup>2</sup>	As low as 8.50%
Home Equity Loan (80% CLTV Financing) <sup>2</sup>	As low as 5.75%

<sup>1</sup>APR = 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.

<sup>2</sup>The Home Equity Line of Credit loan promotion can be terminated at any time. The introductory rate is fixed for one year after the origination date. Once the fixed rate promotional period ends, the Annual Percentage Rate (APR) is variable based on an index and margin. The index is the highest United States Prime rate as published by The Wall Street Journal (WSJ) on the last business day before the start of each month's billing cycle. As of 12/20/2024, the Prime Rate was 7.50%. The margin and the introductory rate are based on credit. Lowest possible margin is WSJ Prime minus 0.50%. Once promotional rate ends, the APR cannot fall below the minimum of 3.25% nor exceed a maximum of 18.00%. Proof of homeowners insurance required. CT owner-occupied properties only. Minimum Line is \$25,000. Maximum Line is \$750,000. Minimum credit advances that you can make is \$300. The Credit Union will lend up to 80% cumulative loan-to-value. All loans are subject to credit and underwriting guidelines and membership eligibility. Refinancing existing CrossPoint FCU home equities not eligible. Third Party Fees may need to be reimbursed if the loan is closed within the first 24 months of the origination date.

## SHARE CERTIFICATES

ACCOUNT	BALANCE REQUIREMENTS	DIVIDEND RATE	APY*
3 Months	\$1,000	0.40%	0.40%
6 Months	\$1,000	0.60%	0.60%
Special 7 Months*	\$1,000	3.84%	3.90%
12 Months	\$1,000	1.00%	1.00%
Special 13 Months*	\$1,000	3.46%	3.50%
18 Months	\$1,000	1.10%	1.10%
24 Months	\$1,000	1.19%	1.20%
30 Months	\$1,000	1.29%	1.30%
Special 33 Months*	\$1,000	2.43%	2.45%
36 Months	\$1,000	1.34%	1.35%
48 Months	\$1,000	1.59%	1.60%
60 Months	\$1,000	1.74%	1.75%

Jumbo CD      \$50,000      Div is 110% of regular rate, min 5bp max 25bp added. Increased rate does not apply to CD Specials.

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 of Renewal Notice. APY assumes all interest remains in deposit for the full term.  
\*Jumbo rate increase does not apply to 7-month, 13-month and 33-month CD specials.

## SHARE ACCOUNTS

ACCOUNT	BALANCE REQUIREMENTS	DIVIDEND RATE	APY*
Regular Share	\$5	0.05%	0.05%
Special Share	\$5	0.05%	0.05%
Holiday Club	\$5	0.05%	0.05%
Vacation Club	\$5	0.05%	0.05%
Money Market Share	\$1,000 or Higher	0.05%	0.05%
High Yield Money Market	\$0-\$2,499	0.05%	0.05%
	\$2,500-\$24,999.99	0.20%	0.20%
	\$25,000-\$74,999.99	0.35%	0.35%
	\$75,000-\$99,999.99	0.50%	0.50%
	\$100,000 or Higher	1.00%	1.00%
Ask Us About Our Specials!	Ask Us About Our Specials!	Ask Us About Our Specials!	Ask Us About Our Specials!
IRA	\$5/\$100 to earn APY*	0.05%	0.05%
HSA*	Balance under \$2,500	0.20%	0.20%
	\$2,500-\$5,000	0.30%	0.30%
	Balance over \$5,000	0.40%	0.40%
Regular Checking	\$20 to open	0.00%	0.00%
Student Checking	\$20 to open	0.00%	0.00%
Flagship Plus Checking		0.05%**	0.05%**
Flagship Plus 50 Checking		0.05%**	0.05%**

\*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.

<sup>1</sup>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.

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# Service Charge/Fee Schedule

## ACCOUNT FEES

SERVICE	FEE
Insufficient / Uncollected Funds	\$30
Check Photocopies	\$1
Stop Payment Order	\$25
Checking Account Balancing / Research Entry	\$30
Additional Research Per Hour	\$20
Courtesy Pay Fee (per item)	\$34
**Flagship Plus 50 Checking Fee (monthly)	\$4
**Flagship Plus Checking (monthly)	\$6
ATM Fee (per trans in excess of account type)	\$1
Redeposited Items	\$15
Re-Issue of ATM/Debit Card (lost card)	\$7
Rush Order ATM/Debit Card	\$32
Inactive Home Banking (no log-in for 90 days) (monthly)	\$3
Bill Payment Monthly (reg share draft ckg for bal <\$500)	\$6
Non-CPFCU ATM Fee (excl Sum/Co-op)	\$1
Closed Account Fee	\$5
Dormant Account Maintenance/Quarter	\$5
Official CU/Teller check (3rd party payees)	\$3
Official CU/Teller check stop payment	\$30
Returned Mail/Change of address	\$5
Statement of Record Copy/Photocopy of CU Check	\$5
H.S.A. fee (waived under various circumstance)(monthly)	\$5
Overdraft Transfer (per item)	\$5
Mortgage loan subordination	\$150
IRA Account closing	\$30
Personal appearance Fee for legal matters	\$175
Real Estate Loan application fee	\$395
Lien/Warrant/Sheriff Fee	\$50
Wire Transfer - Incoming	\$10
Wire Transfer - Outgoing	\$30

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