



UNION AFFILIATED - NON-PROFIT ACCOUNTS

CHECKING

Organizational Checking	Average Balance	APY*
> \$100 minimum deposit to open	\$0 to \$9,999.99	0.00%
> \$500 minimum balance	\$10,000 to \$49,999.99	0.05%
> \$10 fee if balance falls below min.	\$50,000 to \$99,999.99	0.10%
> Interest compounded monthly	\$100,000 or more	0.15%
> Free Visa Check & Cash Card		
> Free Online Banking & Bill Pay		
> Overdraft protection available from Savings		
> No cash back allowed on deposits		

SAVINGS

Organizational Savings	Average Balance	APY*
> No minimum balance	\$0 to \$9,999.99	0.10%
> No withdrawal restrictions	\$10,000 to \$19,999.99	0.30%
> Dividends paid monthly	\$20,000 to \$49,999.99	0.40%
	\$50,000 or more	0.50%

SHARE CERTIFICATES

Share Certificates	Terms	APY*
> \$5,000 minimum balance	6-Month	0.40%
> 90-day interest penalty for early withdrawal	12-Month	0.70%
	24-Month	1.25%
> Dividends paid quarterly	48-Month	2.25%
	60-Month	2.61%

FEES & SERVICES

Account Reopen Fee		\$25
Account Reconciliation	\$30 per hour, \$30 minimum	
Cash Deposited per \$100		\$0
Cash Purchased per strap		\$0
Check Copies	\$5 each (free online)	
Checks Deposited (non-US)		\$40
Coin Deposited per \$10		\$0
Coin Purchased per \$10		\$0
Deposit Corrections		\$0
NSF Charges		\$35 per item
Records Research	\$30 per hour, \$30 minimum	
Return Deposited Item		\$35 per item
Statement Returned		
Due to incorrect address		\$10
Due to no forwarding address		\$10
Stop Payments		\$30
Wire Transfers		
Domestic		\$25
International		\$40

DEPOSIT INSURANCE

All accounts are insured to at least \$250,000 by the National Credit Union Administration's Share Insurance Fund. Insurance coverage up to an additional \$250,000 is automatically provided to all depositors at no cost. This insurance is provided through Excess Share Insurance - a private, top-rated insurance company. Therefore, your share balances are automatically insured up to at least \$500,000. Contact Bill Daehn at 763.255.2616 or email at bill@buildingtradesCU.com.

*APY = Annual Percentage Yield. Rates are subject to change.