

FLORIDA STATE UNIVERSITY CREDIT UNION DIVIDEND AND INTEREST RATE SCHEDULE / DATE: October 15, 2021

Deposit Accounts	APY*	Dividend Rate	MIN* Opening	MIN* Earning	Dividends/Interest Credited
Main Share Account					
\$100.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 or Greater	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%	\$5.00	\$100.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.
Holiday Club, Share Kids, Summer Pay Club, Save 4 It, Senior Year Saver Account, Special Kids Share, Imagine the Possibilities, and TRUE Student Share Accounts					
\$0.01 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$74,999.99 \$75,000.00 or Greater	0.05% 0.10% 0.10% 0.10% 0.15%	0.05% 0.10% 0.10% 0.10% 0.15%	\$5.00	\$0.01	Interest is compounded monthly and paid monthly. Calendar month interest period.
Money Mint Account					
\$1,000.00 - \$4,999.99 \$5,000.00 - \$74,999.99 \$75,000.00 or Greater	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%	\$1,000.00	\$1,000.00	Dividends are compounded daily and paid monthly. Calendar month dividend period. NOTE: Maximum of six (6) withdrawals per month.
IRA Share Account					
\$500.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 or Greater	0.45% 0.50% 0.95%	0.45% 0.50% 0.95%	\$5.00	\$500.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.
Blended IRA Share Account					
\$500.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater	0.45% 0.70% 0.95%	0.45% 0.70% 0.95%	\$5.00	\$500.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period. NOTE: Each Dividend Rate will apply only to that portion of the account balance within each balance range.
<p>NOTES: All Share and Share Draft Accounts have a variable Annual Percentage Yield that is subject to change by the Credit Union at any time without advance notice to you. Holiday Club Accounts, all funds will be transferred to the member's draft account on or after November 1st of each year. If you make a withdrawal at ANY TIME before November 1st, ALL accrued interest will be forfeited and the account will be closed. Senior Year Saver Account will earn 5.84% APR/6.00% APY on the first \$500 and the remainder at the applicable rate. Fund will become available August 1st of the student's anticipated senior year. If withdrawn before then, the member forfeits all dividends earned during the month of closure. Account will automatically be closed June 1 of the anticipated year of graduation and funds will be transferred to the main share account. Special Share Kids Accounts and Imagine the Possibilities Share Accounts earning 6%, 7%, or 10% APY will be paid at 5.84%, 6.78% & 9.57% APR, respectively, on the first \$500. The remainder will be paid at the applicable rate. TRUE Student Share Accounts earning 6% or 10% APY will be paid at 5.84%, & 9.57% APR, respectively, on the first \$1,000. The remainder will be paid at the applicable rate. Member must have an active TRUE Student Checking Account to earn the 10% APY account.</p>					
Certificates:					
6 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.35% 0.10%	0.35% 0.10%	\$500.00	\$500.00	Interest is compounded daily and credited monthly. 30 days interest penalty or equivalent for early withdrawal.
12 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.40% 0.15%	0.40% 0.15%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
13 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.45% 0.20%	0.45% 0.20%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
18 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.55% 0.30%	0.55% 0.30%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
24 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.60% 0.35%	0.60% 0.35%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
36 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.65% 0.40%	0.65% 0.40%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
<p>NOTES: All Certificate (CD)Accounts are available for IRA Accounts. There is a grace period of 20 days following the maturity of any Share Certificate Account. During this 20-day period, you may make withdrawals or additions to the Share Certificate without penalty. All 24- and 36-Month Certificates are available as step-up CDs. If our rates increase during the term of your CD, you may "step-up", one time, to that new higher rate! You must request the higher rate. The original term of the CD will renew effective the step up date. Withdrawals within the first 6 days of the initial deposit will incur a 7-day simple interest penalty on the amount withdrawn.</p>					
Share Draft Accounts		Eligibility Criteria		MIN*	Dividends/Interest Credited
All Share Draft Accounts				\$25.00	Dividends are not earned on this account.
Champion's Choice Garnet Level				\$25.00	Dividends are not earned on this account.
Champion's Choice Gold Level		Must have at least 1 qualifying product/service from 2 categories.		\$25.00	Dividends are not earned on this account.
Champion's Choice Platinum Level		Must have at least 1 qualifying product/service from each (3) categories.		\$25.00	Dividends are not earned on this account.
Note: Your account level will be determined monthly based on the products / services you have had with us within the most recent 30 days.					
Qualifying Product/Service Categories:		Deposit Services	Loan Services	E-Services	
		Daily Share Draft Balance = \$1,500, Money Mint, Certificate of Deposit, IRAs	Vehicle, HELOC, Credit Card, Mortgage, Line of Credit, Signature Loan, Credit Rebuilder	ACH, PCU, ATM Card, Visa Debit, Direct Deposit E-Statements	
Business Accounts	APY*	Dividend Rate	MIN* Opening	MIN* Earning	Dividends/Interest Credited
Business Money Mint Account					
\$1,000.00 - \$4,999.99 \$5,000.00 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 or Greater	0.05% 0.10% 0.15% 0.20% 0.25%	0.05% 0.10% 0.15% 0.20% 0.25%	\$1,000.00	\$1,000.00	Dividends are compounded daily and paid monthly. Calendar month dividend period. NOTE: Maximum of six (6) withdrawals per month.
Business Checking Account					
\$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater	0.05% 0.10% 0.20%	0.05% 0.10% 0.20%	\$25.00	\$10,000.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.

FLORIDA STATE UNIVERSITY CREDIT UNION FEE SCHEDULE / DATE: November 15, 2021

FLORIDA STATE UNIVERSITY CREDIT UNION FEE SCHEDULE / DATE: January 1, 2021.	Amount	Explanation
Excess Withdrawal Fee	\$1.00	per withdrawal for each withdrawal over three per month. NOTE: There is a maximum of six (6) REG D withdrawals per month.
Main Share Low Balance Fee	\$2.00	per month if a \$250.00 minimum aggregate balance is not maintained and/or the member does not have a current loan balance or maintain a checking account
Holiday Club Early Closure Withdrawal Fee	\$5.00	Holiday Club Accounts, all funds will be transferred to the member's draft account on or after November 1st of each year. If you make a withdrawal at ANY TIME before November 1st, ALL accrued interest will be forfeited, and the account will be closed.
Other Fees (applicable to all accounts)	Amount	Explanation
IRA Termination Fee	\$30.00	per termination
Account Research/Assistance Fee	\$15.00	per hour (1 hour minimum)
Statement Copy Fee	\$2.00	per page
Deposited Item Return Fee	\$32.00	per item NOTE: Fee waived if returned check is written from a third party
Items Sent for Collection Fee	\$15.00	per item
Wire Transfer (incoming) Fee	\$10.00	per request
Wire Transfer (outgoing) Fee	\$20.00	per request
Wire Transfer (outgoing International) Fee	\$50.00	per transfer
Cashier's Check Fee	\$3.00	per check
Money Order Fee	\$2.00	per item
Pop Money Fee/Pay People Fee- Standard	\$0.75	per transaction NOTE: Transaction is to send or request funds, there is no fee for receiving funds through Pop Money.
Pop Money Fee/Pay People Fee- Next Day	\$1.50	
Heartland One-Time ACH Loan Payment (Web or Phone)	\$0.95	per transaction
Legal Process Fee	\$25.00	per process
Levy or Garnishment*	\$50.00	occurrence
Escheatment to State due to Unclaimed Property Laws	\$50.00	occurrence (as permissible by State)
Inactive Account Fee*	\$15.00	per month, after one (1) year of <i>no activity</i> and an account <i>balance</i> under \$1,000.00
Telephone Transfer Fee	\$2.50	per transfer
Account Closure Fee	\$5.00	if closed within ninety (90) days
Returned Mail Fee	\$10.00	per piece
Credit Card Replacement Fee	\$10.00 \$25.00 \$50.00	first replacement second replacement third replacement
Debit/ATM Replacement Card Fee	\$5.00	each request
Instant Issue Debit Card Fee	\$10.00	per card
Rush Shipping Fee for Credit, Debit, or ATM Card	\$25.00	per card
Re-direct (to Credit Union address) Fee for Credit, Debit or ATM Card	\$10.00	per card
Verification Letter Fee	\$10.00	per item
Temporary Checks	\$2.00	per pack (4 checks per pack)
Share Draft Account Fees	Amount	Explanation
Champion's Choice Draft Account Fee – Garnet Level	\$5.00	per month NOTE: Fee waived if the member is actively enrolled in e-statements. Account-level will be determined each month based on the past thirty days usage of products/service.
Bill Payer	\$9.95	NOTE: This service is free for Platinum Checking, Booster Benefit, Alumni Advantage and TRUE Student Accounts.
Expedited Bill Payer Fee	\$9.95	per payment
Copy of Cleared Draft Fee	\$3.00	per item, if less than 1-year-old (for items over 1 year old add \$15.00 per hour research fee)
Stop Payment Fee	\$25.00	per request
Non-Sufficient Fund (NSF) Fee	\$32.00	per presentment
Returned Check Fee	\$32.00	per item
Overdraft Transfer Fee	\$3.00	per item NOTE: Fee increases to \$32.00 per item if you exceed six (6) withdrawals per month (in accordance with REG D).
Courtesy Pay Protection Fee	\$32.00	per item
Proprietary ATM Fee	\$0.00	when using an ATM owned by FSUCU or operating on CULIANCE
Non-proprietary ATM Fee	\$0.75	each NOTE: When you use an ATM not owned by us you may be charged a fee by the ATM operator, and you may be charged a fee for a balance inquiry even if you don't complete a transaction.
ATM Inquiry Fee	\$0.75	
Safe Deposit Box Fee - Annual Rental Fees (Pensacola Location 200 N Pace Blvd)	Amount	Explanation
Box 3x5	\$17.00	box
Box 3x10	\$25.00	box
Box 5x10	\$40.00	box
Box 10x10	\$50.00	box
Late Payment	\$5.00	per month
Key Replacement	\$25.00	up to \$25.00/Key
Drilling Box	Actual Drilling Cost	
Credit Union Membership Fees	Amount	Explanation
Membership Fee	\$10.00	one-time fee upon acceptance per new main share