

Replacement Card and Expiration Period

1st card	No charge
2nd card	\$10
3rd card	\$15

Copy of Cleared Draft \$2 per copy
(After first 2 items per month)

Miscellaneous Fees

SERVICE	FEE
Check Cashing	\$5 per check over \$100 (With a share account only, account balance less than \$1,000)
Account Reconciliation	\$25 per hour
Account Research	\$25 per hour

Wire Transfer
Domestic Transfers \$20

Foreign Deposit Item Varies
Collection Items Varies

Returned Deposit \$5 per item

Member Originated \$15 per item

Account Closure \$20

(If closed within 90 days of opening date)

Re-open Account \$20 per account

Legal Process \$25 each

(For receipt of levies, tax liens, attachments, subpoenas, garnishments, etc.)

The rates and fees appearing in this Schedule are accurate and effective for deposit accounts as of the Last

Dividend Declaration Date indicated on this Rate and Fee Schedule.

If you have any questions or require current rate and fee information on your accounts, please contact

Cocoino Federal Credit Union.

RATE AND FEE SCHEDULE

Savings & Checking Accounts

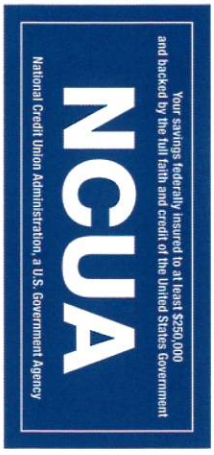
2800 S Woodlands Village Blvd
Flagstaff, AZ 86001
(928) 913-8100



2520 N Fourth St
Flagstaff, AZ 86004
(928) 526-9179

112 E 6th Avenue, Suite 2
Page, AZ 86040
(928) 645-2035

Cocoinofcu.org



RATE & FEE SCHEDULE

The rate, fees, and terms applicable to your account at the Credit Union are provided in this Rate & Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Dividend Declaration Date

July 1, 2020

Share Savings Rates

.05% APY*

Minimum Deposit \$25

Special Club Accounts

.15% APY*

Limitations:

Withdrawals allowed after 3 months,
\$5 fee for early withdrawals, 3 withdrawals
per 12 months.

Money Market Accounts

Tiers

\$1,000-\$9,999.99 .10%

\$10,000-\$49,999.99 .15%

Over \$50,000 .20%

Minimum Deposit \$1,000

Limitations:

3 withdrawals per month,
\$5 per withdrawal after first 3 per month

Individual Retirement Share Accounts (IRAs)

.25% APY*

Share Draft/Checking Accounts

No Dividends Paid on Share Draft Accounts

Adventure Checking

Monthly Service Fee,

See Fee Schedule for Monthly Fee

Vision Checking

No Monthly Service Fee

Requirements:

To qualify for a Vision Checking account
one of the following requirements must be met: a
Line of Credit of at the least \$500 or a loan with
an original balance of \$10,000 or \$500 in any
account with the Credit Union.

*APY = Annual Percentage Yield.

Minimum balances are required to earn dividends
on Savings and Money Market Accounts. Dividends
are prospective. In case of early withdrawal or fees,
earnings could be reduced. The rate, APY, and fee
schedule may change at any time without notice.
Other investments are also available.

Dividends will begin to accrue on noncash deposits
on the business day you make the deposit to your
account. Dividends pay monthly on the last day of
the month unless otherwise specified. If you close
your account before accrued dividends are
credited, accrued dividends will not be paid.

FEE SCHEDULE

SERVICE FEE

Bad Address Fee \$2 per month

Official Check Fee \$4 per check
(For members 1st check over \$1,000 free)

Dormant Account Fee \$5 per month
(An account is dormant after 6 months without any
activity. The fee is charged if the account only has
a savings account with a balance of less than
\$100)

Special Club Fee \$5 early withdrawals
Money Market Fee \$5 per withdrawal after
first 3 per month

SAVINGS AND CHECKING ACCOUNT FEES

SERVICE FEE

Overdraft Fee \$32 per item

NSF Fee \$32 per item

Draft/ACH
Stop Payment \$32 per request

Check Printing Prices will vary
depending upon style

Temporary Checks \$5 per sheet of 4
(One sheet free at account opening)

Postdated Item \$32 per request

Adventure Checking Monthly Service
\$6 per month

TRUTH IN SAVINGS ACCOUNT

DISCLOSURES ARE AVAILABLE UPON REQUEST