



Rates as of January 29, 2024

Type	APR	APY	Dividends Compounded/ Dividend Period	Min. Opening Balance	Req. for Dividends <sup>4</sup>	Balance Method	Money Market Accounts <sup>*</sup>	APY
Regular Share	0.03%	0.03%	Monthly	\$5.00	\$25.00	Day-In-Day-Out	\$2,500.00-\$24,999.99	1.66%
Checking	0.00%	0.00%	Monthly	\$0.00	\$0.00	Day-In-Day-Out	\$25,000-\$49,999.99	1.76%
Clubs	0.05%	0.05%	Monthly	\$0.00	\$5.00	Day-In-Day-Out	\$50,000-\$74,999.99	1.86%
IRA Shares	0.50%	0.50%	Monthly	\$0.00	\$25.00	Day-In-Day-Out	\$75,000-\$99,999.99	1.90%
6-Month <sup>1,3,4,5</sup>	4.89%	5.00%	Monthly	\$1,000.00	\$1,000.00	Day-In-Day-Out	\$100,000 and above	2.00%
12-Month <sup>1,3,4,5</sup>	4.75%	4.85%	Monthly	\$1,000.00	\$1,000.00	Day-In-Day-Out	Balance Method	Day-In-Day-Out
2-Year <sup>2,3</sup>	3.93%	4.00%	Monthly	\$1,000.00	\$1,000.00	Day-In-Day-Out	Dividends	Monthly
3-Year <sup>2,3,5</sup>	3.45%	3.51%	Monthly	\$1,000.00	\$1,000.00	Day-In-Day-Out	Minimum Opening	\$2,500.00
5-Year <sup>2,3,5</sup>	3.30%	3.35%	Monthly	\$1,000.00	\$1,000.00	Day-In-Day-Out	Required for Dividends	\$2,500.00
							* \$5.00 for each withdrawal over 5.	

**ACCOUNT RATE & TERMS** - the terms shown apply to your account(s) as of the date stated above. Other rates and terms may be offered from time to time. Please contact us for the most current rate and fee information.

**ACCOUNT LIMITATIONS**

A minimum balance is required to establish accounts and earn dividends for all account types, except Share Draft (checking)

1 - 6 & 12 month Certificates have a 30-day dividend penalty for early withdrawal whether the dividend has been earned or not.

2 - 2, 3 & 5 year Certificates have a 180-day dividend penalty for early withdrawal whether the dividend has been earned or not.

3 - Certificates are automatically renewed for the same term at then current rates, unless otherwise indicated by the member in advance of the renewal date.

4 - Youth Certificates require \$25.00 min. balance for dividends and have no penalty for early withdrawal. Must be associated with a primary share account held by a member no older than 18 years of age. After the account holder becomes 18, upon maturity the Youth Certificate will automatically renew as a Regular Share Certificate, for the same term at then current rates, unless otherwise indicated by the member in advance of the renewal date.

5 - Required minimum distributions from IRA Certificates are subject to early withdrawal penalties.



**TRUTH-IN-SAVINGS-ACCOUNT-DISCLOSURE** - Except as specifically described, the following disclosures apply to all of the above accounts.

**RATE INFORMATION** - The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for a 365-day period. The APY is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. The Dividend Rate and the Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

**NATURE OF DIVIDENDS** - Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

**COMPOUNDING & CREDITING** - Dividends are compounded and credited each Dividend Period. Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

**ACCRUAL OF DIVIDENDS** - Dividends begin to accrue on cash deposits and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. Except for a Certificate or IRA account, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**BALANCE INFORMATION** - The minimum balance required to open each account and the minimum balance required to earn dividends are set forth above. Dividends are calculated using the Day-In-Day-Out method. The Day-In-Day-Out method applies a daily rate to the full balance each day and accrues that amount for crediting at the end of the dividend period.

**ACCOUNT LIMITATIONS** - The account limitations for each account are set forth above.

## Account Fees - as of January 22, 2024

Account Reconciliation	\$25	Per Hour
Account Research	\$25	Per Hour
Check Ordering	Varies by Design	
Christmas Club Withdrawal	\$10	
Check/Money Order Copy	\$5	Per Item
Closed Account Fee	\$25	Within 180 days of opening
History or Statement Copy	\$5	Per Item
Trademark Defender	\$27	Per Item
Teller/Bank Check	\$3	Per Check
Debit Card		
Card Rush Order	\$45	Per Card
Dormant Account Fee	\$5	Per Month
Overdraft Transfer Fee	\$3	Per Item
Foreign Negotiable Item	At Cost*	
Insufficient Funds Fee	\$29	Per Item**
Money Market Withdrawal	\$5	Per Transaction***
Money Order Purchase	\$2	Per Item
Mail Forwarding	\$3	
Payment Platform	\$6.99	
Recurring Payment Platform	\$2.50	
Returned Deposited Item	\$10	Per Item
Returned Mail Fee	\$2	Per Item
Stop Payments	\$20	Per Item
Tax Levy/Garnishment	\$25	
Undeliverable Statement	\$5	
Wires		
Outgoing – National	\$20	
Outgoing – International	\$40	
Trace Requests	\$20	

\*This is an external processing fee and is subject to change

\*\*Each time an item is presented

\*\*\* The first 5 withdrawals are free.

The information in this schedule is accurate and effective as of:

Rates: January 29, 2024

Fees: January 22, 2024

If you have questions or are interested in current rate information, please visit:

[www.TrademarkFCU.org](http://www.TrademarkFCU.org)

Or contact us by email at:

[MemberServices@TrademarkFCU.org](mailto:MemberServices@TrademarkFCU.org)

Or call us toll free at:

1-800-696-1146

Or visit one of our offices at:

44 Edison Drive

Augusta, ME 04332

(ITM and Branch Access)

340 Main Street

South Portland, ME 04106

(ITM and Branch Access)

145 Pleasant Hill Road

Scarborough, ME 04074

(ITM Access Only)

For account access anytime, anywhere, we offer:

Trademark Audio (1-800-870-5506)

Trademark Mobile

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For future promotions, sweepstakes and contests, be sure to like us on Facebook at:



[www.Facebook.com/TrademarkFCU](http://www.Facebook.com/TrademarkFCU)



# Rate & Fee Schedule

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