



CO-NE FEDERAL CREDIT UNION

Not for Profit, Not for Charity, But for Service

SUMMARY OF CURRENT RATES – EFFECTIVE JANUARY 1, 2022

CERTIFICATE OF DEPOSIT

****ALL CDS MIN DEP. \$1,000.00****

TERM – RATE - PENALTY

6 MO - 0.25% - 3 MONTHS

12 MO – 0.30% - 3 MONTHS

24 MO – 0.35% - 6 MONTHS

36 MO – 0.40% - 6 MONTHS

SHARES (SAVINGS)

****MIN DEPOSIT FOR ACCT \$50.00****

0.10%

IRA – RETIREMENT ACCT

****MIN DEPOSIT FOR ACCT \$1,000.00****

0.60%

SUMMARY OF OUR CURRENT FEE SCHEDULE

Loan Application fee - \$25.00

Return item fee/Account overdraw fee - \$25.00 each item

Deposit Item Return Fee on Account - \$25.00 each item

Stop Payment - \$25.00 per item

Corporate Check issued from Account - \$2.00 each check *****1/1/2022 UPDATED FEE*****

Wire Transfer –OUTGOING - \$25.00/ea – *****NEW 1/1/2022** - INCOMING - \$5.00**

Reprints of Statements – Most recent month No Fee – Any Prior Month - \$3.00 ea. *****Updated fee 1/1/2022*****

Replacement Debit Card for Non-Fraud/Lost/Damaged Purpose -\$5.00 each

Returned mail on account - \$5.00 ea. occurrence received

Dormant account fee on shares – after 365 days of no activity - \$5.00 per quarter

Reg D on Shares – over 6 electronic withdrawals per month (online/ATM/ACH) - \$1.00 ea additional withdrawal

Coin Counting for Non-members – 10% of total

Account Reconciliation Fee - \$20.00/hr.

SUMMARY OF SERVICES AT NO CHARGE TO CO-NE CREDIT UNION MEMBERS

COPIES/FAXES

PHONE APP

ONLINE BANKING

24/7 ATM ACCESS

COIN COUNTING SERVICES

ACH TRANSFERS

CHECK CAPTURE DEPOSIT

REMOTE DEPOSIT CAPTURE POLICY

Reminder Co-Ne Credit Union offers a Remote Deposit Capture feature with online banking and approved application. There are a couple of steps that need followed when using this feature:

- 1) Remote deposits need completed prior to 3 PM on any given business day to be processed and they will be posted to the Member's account the next business day.
- 2) The checks need endorsed properly to be accepted. The terms "Remote Deposit ONLY Co-Ne CU" must appear under your signature in order for the deposit to be accepted.

Your funds are federally insured up to \$250,000





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ANNUAL PRIVACY NOTICE AND DISCLOSURE

CO-NE Federal Credit Union is committed to protecting the privacy of our member. Federal law requires you receive this notice. We collect nonpublic personal information about you from the following sources: information we receive from you on applications and other forms or obtained when we verify the information you provided on the application or other form, information about your transactions with us, and information we receive from a consumer reporting agency. We may disclose all of the information about you to following types of third parties: financial service providers and others, such as an insurance company. Nonpublic personal information about you may also be disclosed to non-financial companies such as consumer reporting agencies, data processors, check printers, plastic card processors and government agencies. In order for us to conduct the business of the credit union, we may disclose all of the information we collect to companies that administer the products and services we provide, when required to do so by the government or when we partner with other businesses to offer a broader array of products and services, to process transactions on your behalf, follow instructions you authorize, or to protect the security of our financial records. Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select offer products designed to enhance our members economic wellbeing and we do not permit these companies to sell the information we provide to them.

If you terminate your membership, we will adhere to the privacy practices described in this notice. Access to your nonpublic personal information is given to employees who must have it in order to provide you with products and services.

You can help protect your personal information by using caution when disclosing your social security number, account number, plastic card numbers, and passwords. If you are contacted and asked to verify your account number over the phone, use caution. Official credit union staff will have access to that information. If we feel there is unauthorized use or possible fraudulent activity on your account, we will attempt to contact you. It is in your best interest to provide us with current changes to your name, address, and phone number.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Call us at 970-474-2617 if you have any questions.

Your funds are federally insured up to \$250,000

