

**SHARE ACCOUNTS (SAVINGS)**

**CAPITAL CREDIT UNION MEMBERSHIP**

- Requires initial deposit of \$5 for anyone who lives or works in Calumet, Outagamie, Winnebago or Brown Counties

**PRIME SHARE**

- \$5 minimum balance for membership
- Maintain \$25 minimum balance to earn dividends

**COMMERCIAL/SMALL BUSINESS PRIME SHARE AND NON-PROFIT/ORGANIZATION PRIME SHARE**

- \$5 minimum balance for membership
- Maintain \$2000 minimum balance to earn dividends

**HOLIDAY CLUB SHARE**

- No minimum requirements to open
- No maintenance fees
- Earn the same rate as your Prime Share
- Balance is transferred annually to the account of your choice\* on Sept. 30, or may remain in your Holiday Club share account
- \*The account you would like funds transferred to is selected when opening your Holiday Club
- Open by Feb. 28 and reach a \$100 balance by Sept. 15.....Free\* Gift Card
- \*One free gift card valued at \$4 available upon request. Value waives regular purchase fee of card. Can be used to load your holiday funds or to be given as a gift.

**PROPERTY TAX, VACATION AND YOU-NAME-IT SHARE ACCOUNTS**

- No minimum requirements to open
- No maintenance fees
- Earn the same rate as your Prime Share

**MONEY MARKET**

- Minimum deposit to open.....\$5000
- \$5000 minimum daily balance.....FREE
- Less than \$5000 minimum daily balance.....\$10 per month
- Withdrawal minimum.....\$500

**SHARE CERTIFICATES (CDs)**

- Terms ranging from 6 months to 48 months
- Available with deposits starting at \$1,000, \$5,000 and \$10,000

**IRA SHARE CERTIFICATES**

- Fixed rate 12, 24, 36 and 48 month terms available with a \$500 minimum balance
- Variable rate available with a low \$5 minimum balance

**SHARE DRAFT ACCOUNTS (CHECKING)**

**FREE CHECKING**

- No minimum requirements to open
- No minimum balance to maintain
- No maintenance fees

**DIVIDEND CHECKING**

- \$200 minimum daily balance.....FREE
- Less than \$200 minimum daily balance.....\$3 per month
- Maintain \$500 minimum daily balance to earn dividends

**NON-PROFIT/ORGANIZATION CHECKING**

- \$200 minimum daily balance.....FREE
- Less than \$200 minimum daily balance.....\$3 per month
- Maintain \$2000 minimum daily balance to earn dividends

**COMMERCIAL/SMALL BUSINESS CHECKING**

- \$500 minimum daily balance.....FREE
- Less than \$500 minimum daily balance.....\$3 per month
- CD of cleared check images.....\$15 per month *plus* postage
- Maintain \$2000 minimum daily balance to earn dividends

**HEALTH SAVINGS SHARE DRAFT**

- Minimum deposit to open.....\$100
- Opening set-up fee.....\$25
- Closing fee.....\$25
- No minimum balance to maintain
- Maintain \$500 minimum daily balance to earn dividends

**CAPITALCU.COM**

**ONLINE BANKING**.....FREE

**BILL PAY-24**

- Personal accounts.....\$5 to enroll  
(no additional fee with regular use)
- Business / Organization accounts.....\$2.50 per month  
+ \$.45 per transaction

**CALL-24**

Dial 687-0574 or toll free 800-352-8528 to be connected to our automated telephone banking system.....FREE

**ACCOUNT RELATED FEES**

Account research and balancing.....	\$20 per hour
Automatic transfer from savings.....	\$5 per transfer <small>(to cover insufficient funds in checking)</small>
Copy of canceled check.....	\$2 each
Early closing of Prime Share Account.....	\$10 <small>(within 90 days of open date)</small>
Inactive account.....	\$5 per month <small>(no deposits or withdrawals in 24 months and balance below \$25)</small>
In-house transfer NSF.....	\$10 each
Kwik Cash transfer.....	FREE
NSF checks deposited.....	\$5 each
Overdraft.....	\$18 per item
Stop payment.....	\$10 per item
Telephone transfer.....	\$2
Undeliverable statements or notices, no address change on file:	
Item delivered.....	\$2 each
Item not delivered.....	\$5 each

**MISCELLANEOUS**

ATM/check card replacement.....	\$5 per card
Check cashing.....	\$5 per transaction <small>(free with direct deposit, active checking, active loan, \$200 in share accounts or for members under 19)</small>
Corporate check.....	\$2 <small>(when used to pay recurring bills)</small>
Credit card replacement.....	\$5 per card
Credit Cards:	
Classic MasterCard/Visa.....	\$5 annual fee <small>(free with an active checking account)</small>
Student Visa.....	\$5 annual fee <small>(free with an active checking account)</small>
Platinum Visa (available with or without rewards).....	No annual fee <small>(credit approval subject to qualifying credit score)</small>
Fax service.....	\$1 per page, local; \$2 per page, out of area
Money order (free to G.O.C. members).....	\$1
Notary Service.....	FREE
Safe Deposit Box.....	Varies based on size and availability
Statement/History printout.....	\$3 or \$5 per statement fee
Visa TravelMoney, Visa Gift Cards.....	Fees Vary
Western Union wire transfer.....	\$30 and up
Wire transfer - outgoing.....	\$15 <small>(outside the U.S. \$55 and up)</small>
Wire transfer - incoming.....	\$5

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- Vehicle & Personal Loans – Auto, Boat, Cycle, ATVs, etc.
  - Low rates priced with you in mind
  - Quick, easy application process
- Credit cards – VISA and MasterCard
- Home Equity Loans
- Mortgages
- Business Loans
- Student Loans
- And more!