

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 automatically transferred annually to the account of your choice on Sept. 30, or may remain in your Holiday Club share account
- Open by Feb. 28, reach a balance of \$100 by Sept. 15 and make no withdrawals.....\$3 bonus

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 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 30 days 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

NON-PROFIT/ORGANIZATION CHECKING

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

COMMERCIAL/SMALL BUSINESS CHECKING

- \$500 minimum daily balance.....FREE
- Less than \$500 minimum daily balance.....\$3 per month
- Maintain \$2000 minimum balance to earn dividends

CAPITALCU.COM

ONLINE BANKING.....FREE

BILL PAY-24

- Personal accounts.....\$5 to enroll
(no additional fee with regular use)
- Business 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>
Check printing.....	Varies based on style
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>
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 Copies.....	\$3 or \$5 per statement fee may apply
Visa TravelMoney, Visa Passport, 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

Capital Makes it Happen for YOU!

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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!