

**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

**HOLIDAY CLUB**

- No minimum deposit 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 February 28.....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 & YOU-NAME-IT**

- No minimum deposit 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
- Cleared items below \$500 minimum per transaction.....\$10

**SHARE CERTIFICATES (GDs)**

- Terms ranging from 90 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 SHARE DRAFT**

- No minimum balance to maintain
- No maintenance fees

**DIVIDEND SHARE DRAFT**

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

**HEALTH SAVINGS SHARE DRAFT**

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

**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>
Dormant account.....	\$5 per month <small>(statements are undeliverable and the member is unreachable for a period of 12 months)</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 for members / \$0.50 per page for non-members
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.....	\$40 and up
Wire transfer - outgoing.....	\$20 <small>(outside the U.S. \$65 and up)</small>
Wire transfer - incoming.....	\$6

**BUSINESS ACCOUNTS**

**Business Elite Share Account**

Up to 100 deposited items per month.....	FREE
Over 100 deposited items per month.....	\$.07 each <small>(retroactive to first of month)</small>

**Business Elite Share Draft Account**

\$500 minimum daily balance.....	FREE
Below \$500 minimum daily balance.....	\$5 per month
First 75 checks written per month.....	FREE
76+ checks written per month.....	\$.07 each
ACH service.....	\$25 per month

**Business Select Share Account.....FREE**

**Business Select Share Draft Account**

\$200 minimum daily balance.....	FREE
Below \$200 minimum daily balance.....	\$3 per month

**Municipal Share Account.....FREE**

<b>Municipal Share Draft Account</b> .....	\$20 per month
ACH service.....	\$25 per month

**Organizational Share Account.....FREE**

**Organizational Share Draft Account**

\$200 minimum daily balance.....	FREE
Below \$200 minimum daily balance.....	\$3 per month

**Charitable Share Account.....FREE**

**Charitable Share Draft Account**

\$200 minimum daily balance.....	FREE
Below \$200 minimum daily balance.....	\$3 per month
ACH service.....	\$25 per month

**For a complete list of business account services and fees, please see a member associate at the Capital location most convenient for you.**

**CAPITALCU.COM**

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

**BILL PAY-24**

- Personal accounts.....FREE to enroll  
(\$5 fee applied after 60 days of non-use)

- Business/Organization accounts.....\$2.50 per month  
+ \$.45 per transaction

**MOBILE BANKING & TEXT ALERTS.....FREE**

**E-DEPOSITS (for established business accounts).....FREE**

**CALL-24**

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

**THE BEST RATES AROUND FOR ALL YOUR LENDING NEEDS!**

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

For complete disclosures, please request an Account Disclosure brochure or visit us online at capitalcu.com. All rates, fees and terms subject to change.