



## Savings & Checking Accounts

**Rate Information:** See current dividend rate sheet that is available upon request. The dividend rate and Annual Percentage Yield on your account may change at any time. At the direction of this credit union's Board of Directors, the dividend rate may change without limitation to a maximum or minimum level. The Annual Percentage Yield 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 an annual period.

**Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves have been made at the end of the dividend period. The dividend rates and Annual Percentage Yields are the prospective rates and yields that Ent anticipates paying for the applicable dividend period.

### I. Savings Account

**Compounding and Crediting:** Dividends will be computed daily and credited monthly. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period. Dividends are paid on the last day of the dividend period.

**Balance Information:** The minimum balance required to open a savings account is \$35.00. The minimum balance required to earn the disclosed Annual Percentage Yield is \$0.01.

**Balance Computation Method:** Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the principal balance in the account at the end of each day. Dividends will begin to accrue on the business day you deposit cash and non-cash items.

**Fees:** The savings account has no minimum balance fee. Any other fees related to the use of this account are detailed in the Fee Schedule.

**Transaction Limitations:** For a savings account, no more than six (6) preauthorized, automatic or telephone (including data transmission) transfers may be made from this account to another account of yours or to a third party in any month. ATM transactions are excluded from these limitations. Transactions that exceed this limitation are subject to a monthly excessive transfer fee or conversion to a transaction (checking) account.

## **II. Checking Account**

(Operating or Zero Based)

**Compounding and Crediting:** Dividends will be computed daily and credited monthly. The dividend period begins on the first calendar day of the dividend period and ends on the last day of the dividend period. Dividends are paid on the last day of the dividend period.

**Balance Information:** The checking account is a tiered rate account. There is no minimum balance required to open a checking account. Any account that remains at a zero balance or less for a period of thirty (30) days is subject to closure by the credit union. The minimum balance required to earn the disclosed Annual Percentage Yield is \$0.01.

**Balance Computation Method:** Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the principal balance in the account at the end of each day. Dividends will begin to accrue on the business day you deposit cash and non-cash items.

**Fees:** The checking account has an \$8.00 monthly maintenance fee. Any other fees related to the use of this account (including deposit items, draft processing, check printing, stop payment orders, insufficient check charges, or research fees, etc.) are detailed in the Fee Schedule.

**For additional information please reference "Important Account Information For Our Members, Membership and Account Agreement." Please contact your account representative for current rates.**

## Savings and Checking Accounts

Account Maintenance (Checking)		\$8.00
Per Check Written		\$0.15
Per Deposit Ticket		\$0.25
Per Deposit Item		\$0.15
Cash Deposited per \$100		\$0.10
Coin Counting per \$100		2%
Coin Purchased		
Coin per Roll		\$0.08
Lockbox (invoice or copies) per Item	\$0.25	\$50.00 monthly maintenance
Lockbox per Deposit Item	\$0.15	\$25.00 monthly maintenance
Additional Copy of Statement (per statement)		\$1.50
Account Printout		\$1.50
Research/Reconciliation (per hour)		\$15.00
		½ hour minimum
Verification of Account/Deposit (VOD)		\$10.00
Closed Account Fee (account closed within 90 days – per Share ID)		\$10.00
Reopen Share Account (within 6 months of closing)		\$10.00
Inactive Account Maintenance Fee (1 year no activity)		\$5.00/month
Deposited Item Return Fee		\$5.00
Non-sufficient Funds (item*)		\$25.00
Stop Payment		\$25.00
Check Copies (per item. Does not apply to substitute checks.)		\$1.00
Temporary Checks (per check)		\$0.50
Check Printing		Varies by style
Excessive Transfers Fee (Reg. D)		\$10.00/month

\*Check, substitute check, or electronic item.

## Safe Boxes\*

3" x 5" x 24"	\$15.00 annual
5" x 5" x 24"	\$20.00 annual
3" x 10" x 24"	\$25.00 annual
5" x 10" x 24"	\$40.00 annual
6" x 10" x 24"	\$45.00 annual
7" x 10" x 24"	\$50.00 annual
10" x 10" x 24"	\$60.00 annual
Drill Fee	Third-party Service Provider Fees Apply
Lost Key Fee (per key)	\$5.00

\*Not all box sizes available at all locations.

## ATM and Visa® Debit Card Transactions

Visa Debit Card	No Annual Fee
Replacement Visa Debit Card	1 free/year**
Lost/Stolen Card Replacement	1 free/year**
Charge-back Fee	\$6.00
Copy of Sales Draft – Visa Debit Card	\$4.00
Rush Card	\$50.00
Card Research (per hour)	\$15.00 ½ hour minimum
Non-CO-OP® Network Member ATM Transaction Fee	\$1.50†
Visa Foreign Currency Transaction Fee	1.00%

\*\*After the first card replaced, the charge is \$5.00.

†Does not include surcharge imposed by the owner (other than Ent) of the ATM.

## Miscellaneous Transactions

Wire Transfer – Domestic	\$15.00
Wire Transfer – International	\$40.00
Wire Transfer – International Amendments (tracers)	\$15.00
Western Union – Domestic	\$15.00
Western Union – International	\$40.00
Returned Mail: Address Search (per statement)	\$3.00
Notary Fee (member)	None
Photocopy Fee (per page)	\$0.20
Levies/Garnishments	\$50.00
Coupon Redemption (per envelope)	\$15.00 collection fee
Shared Service Network Usage Fee	
Outside Colorado Springs	6 free/month, \$2.00 each thereafter
In Colorado Springs	\$2.00/transaction

*Service provider may charge additional fees.*

## Negotiable Items

Official Checks	\$2.00
Merchant Check Exchange (per item)	\$15.00
Money Orders	\$1.00
Traveler's Checks – Single Signature	1.00%
Traveler's Checks – Checks for Two	1.00%
Traveler's Checks Gift Checks (per check)	\$2.50
Traveler's Check Card Purchase Fee	\$14.95/card
Visa Gift Card Purchase Fee	\$3.95/card
Collection Fee – Incoming/Outgoing	\$15.00
Collection Fee – Incoming (from another financial institution)	\$40.00



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