Catholic VANTAGE FINANCIAL

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ACCOUNT DISCLOSURE RATE SUPPLEMENT

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☐ **New Account**   ☐ **Request for Information**

EFFECTIVE DATE:

VARIABLE RATE

Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Primary Share (1)		_____%	_____%
☐ Youth Savings (1) (2)	$0.01 - $1,000.00	_____%	_____%
	$1,000.01 & Greater	_____%	_____%
☐ Secondary Share (1)		_____%	_____%
☐ IRA Share (1)		_____%	_____%
☐ Club (1)		_____%	_____%
☐ Money Market (1)(3)	$0.00 - $2,499.99	_____%	_____%
	$2,500.00 - $9,999.99	_____%	_____%
	$10,000.00 - $24,999.99	_____%	_____%
	$25,000.00 - $49,999.99	_____%	_____%
	$50,000.00 - $74,999.99	_____%	_____%
	$75,000.00 - $149,999.99	_____%	_____%
	$150,000.00 - $249,999.99	_____%	_____%
	$250,000.00 & Greater	_____%	_____%
☐ Checking (1)		_____%	_____%

FIXED RATE *(Share Certificate Account)*

Account Type	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Share Certificate (4)	12 Month ☐	_____%	_____%
	24 Month ☐	_____%	_____%
	36 Month ☐	_____%	_____%
	48 Month ☐	_____%	_____%
	60 Month ☐	_____%	_____%
☐ IRA Share Certificate (4)	12 Month ☐	_____%	_____%
	24 Month ☐	_____%	_____%
	36 Month ☐	_____%	_____%
	48 Month ☐	_____%	_____%
	60 Month ☐	_____%	_____%

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by the Credit Union.

(2) Only the deposited funds that comprise each tier earn the rate for that tier.

(3) All deposited funds earn the rate for the tier.

(4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call 734.432.0212.

OTBS T44A CVAN (4/21)

Schedule of Fees and Charges

GENERAL SERVICES

Account History Print Out	$2.00 per page
Account Research & Reconciliation	$30.00 per hour (1-hour min.)
Bill Pay Inactivity After 60 days	$5.00 per month
Check Cashing – Balances less than $100.00	$5.00
Coin Processing – Waived for ages 18 and under.	8.00%
Copy of Deposit Item	$5.00 per item
Corporate Check	$5.00 per item
Document Copy or Fax	$2.00 per page
Dormant Account (Inactive 6 months, balance $10,000.00 or less, waived 18 or under)	$5.00 per month
Early Account Closing (Within Six Months)	$15.00
Escheat	$50.00
Garnishment/Levy	$50.00 per order
Mail Returned	$10.00 per month
Manual Posting ACH, Share Draft	$5.00 per item
Money Order	$3.00 per item
Non-Member Check Cashing	$5.00 per item
Notarized Signature	$5.00 per page/signature (first signature free)
Paper Statement Fee – Waived for ages 18 and younger and 60 and older	$2.00 after 90 days/per month
Service Center Transaction (waived for parish accounts)	$5.00 per day
Transaction by Phone	$3.00 per transaction
Verification of Deposit	$5.00
VISA® Gift Cards	$3.00 per card
Wire Transfer – Domestic	$25.00
Wire Transfer – International	$50.00
Subordination Request	$250.00

LOANS

Loan Hardship Modification	$30.00
One-time ACH Loan Payment (SWBC)	$5.00 (recurring payments free)

SHARES/CHECKING

Business Checking	$6.00 per month
Copy of Canceled Check	$5.00 per item
Courtesy Pay	$35.00 per transaction
Returned Deposited Item	$35.00
Regulation D Transfer Fee	$40.00
Reprocess Returned Item	$5.00 (1st item)
Share Account Transfer for Overdraft	$3.00 per transfer
Non-Sufficient Funds (NSF) Fee	$35.00 per transaction
Stop Payment	$35.00 per stop
Over-the-Counter/Temporary Checks	$2.00 per page of 4 drafts
Foreign Item Deposit	$5.00 per item

DEBIT CARD

Express Card Issue	$60.00
Express PIN Issue	$60.00
Reissue Card (lost/damaged)	$5.00
Reissue PIN	$5.00

ATM TRANSACTIONS

Non-CVF ATM	$1.50 each withdrawal (first 5 free)
ATM Adjustment	$5.00 per item

NOTE: Some ATMs may impose an additional surcharge. Surcharge-Free ATMs are available through our CO-OP Network. Locate Surcharge-Free ATMs by visiting **mycvf.org.**