COMMON FEATURES

BYLAW REQUIREMENTS:
You must complete payment of one share in your Primary Savings account as a condition of admission to membership.

TRANSACTION LIMITATION - We reserve the right to, at any time, require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

NATURE OF DIVIDENDS - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

NATIONAL CREDIT UNION SHARE INSURANCE FUND - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund to at least $250,000.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

- ATM/Debit Card Replacement: $10.00
- Official check: $3.00
- Stop Pay on official check: $25.00
- Money order: $3.00
- Deposited checks returned unpaid: $10.00
- Overdraft Tolerance/Courtesy Pay Fee (each): $28.00
- Nonsufficient Funds Returned/NSF (each): $28.00
- Account Activity Printout: $1.00 per page
- Account Research: $20.00 per hour
- Stop Payment: $25.00
- Wire Transfer
  - Outgoing International: $30.00
  - Outgoing Domestic: $20.00
- Account closed within 90 days of opening: $25.00
- Dormant Account: $10.00 per quarter
- Photocopy/Printouts: $0.50
- Paper Statement Fee: $2.00 per statement
- Copy of Check: $1.25
- ATM Fee (non credit union ATM): $1.25
- International ATM Fee (non credit union ATM): $2.50
- IRA Transfers to other financial institutions: $25.00
- Incoming Collection Items: $10.00
- Levy/Garnishments: $30.00
- Starter Checks (4 count): $1.00
- Bad Address Fee: $5.00 per month
- ACH Origination Return: $10.00
- International Check Collection: $10.00

Toll free: (866) 508-2428
Phone: (417) 831-4398
agcu.org

05/01/19
DIVIDEND RATES
Rates accurate as of MAY 1, 2019

PRIMARY SHARE ACCOUNT
Prospective Dividend Rate:
If your average daily balance is more than $99.99, a prospective dividend rate of .10% will be paid on the entire balance in your account, with a prospective annual percentage yield of .10% for this dividend period.

SUB SAVINGS SHARE ACCOUNT
Prospective Dividend Rate:
If your average daily balance is more than $99.99, a prospective dividend rate of .10% will be paid on the entire balance in your account, with a prospective annual percentage yield of .10% for this dividend period.

MONEY MARKET SHARE ACCOUNT
Prospective Dividend Rate:
The prospective dividend rate on your account is .25% with a prospective annual percentage yield of .25% for the current dividend period on balances of $2,500.00 or more.

HEALTH SAVINGS ACCOUNT (HSA)
Prospective Dividend Rate:
The prospective dividend rate on your account is 2.00% with a prospective annual percentage yield of 2.02% for the current dividend period on balances of $2,500.00 or more.

CHRISTMAS CLUB SHARE ACCOUNT
Prospective Dividend Rate:
If your average daily balance is more than $99.99, a prospective dividend rate of .10% will be paid on the entire balance in your account with a prospective annual percentage yield of .10% for this dividend period.

SHARE CHECKING ACCOUNT
Prospective Dividend Rate:
The prospective dividend rate on your account is .00% with a prospective annual percentage yield of .00% for the current dividend period.

INDIVIDUAL RETIREMENT ACCOUNT (IRA)
Prospective Dividend Rate:
If your average daily balance is more than $99.99, a prospective dividend rate of 1.00% will be paid on the entire balance in your account with a prospective annual percentage yield of 1.01% for this dividend period.

CERTIFICATE OF DEPOSIT (CD)
Prospective Dividend Rate:
Call for current rates. Terms range from 3 to 60 months.