

# 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-

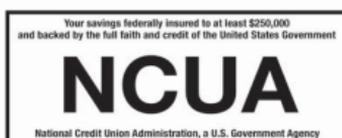
Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund to at least \$250,000.

**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



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08/01/2020

# **DIVIDEND RATES**

*Rates accurate as of AUGUST 1, 2020*

## **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 \$100.00 or more.

## **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.