

CONSUMER ACCOUNT SUMMARY

CHICAGO AREA



Effective 01/11/2020

Membership Share - \$5.00 Par Value

	DIVIDEND BEARING	MINIMUM BALANCE	MONTHLY LOW BALANCE FEE
STATEMENT SAVINGS	Tiers \$.01 - \$39,999.99 \$40,000.00 +	\$200.00 Daily Balance (waived for membership)	\$7.00 (waived for membership)
REGULAR PASSBOOK	Balances of \$50,000.00+	\$200.00 Daily Balance	\$7.00
BEYOND FREE CHECKING	No	No	No
BEYOND INTEREST CHECKING	Tiers \$1,000.00 - \$19,999.99 \$20,000.00 +	\$500.00 Daily Balance	\$5.00
DIGITAL BANKING PLUS CHECKING	Tiers \$10,000.00 - \$19,999.99 \$20,000.00 +	No	No
DIGITAL MONEY PLUS	Tiers \$1,000.00 - \$249,999.99 \$250,000.00 +	\$1,000.00	No
DIGITAL INVESTMENT FUND 100	Balances of \$100,000.00+	\$100,000.00	\$20.00

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ACCOUNT SERVICES	FEE
Non-Sufficient Funds / Courtesy Pay	\$27.50
Negative Balance Fee ¹	\$6.00
Monthly Dormant Account ²	\$7.00
Account Closed within 90 Days ³	\$15.00
Deposit Item Returned Unpaid	\$4.50
Regulation D Fee ⁴	\$10.00

OTHER SERVICES	FEE
Stop Payment – In Office, Check, ACH, Online Bill Pay	\$12.00
Stop Payment – Return Check Fee	\$20.00
Official Check	\$5.00
Money Order – Issued up to \$250.00	\$3.00
Certified Check	\$8.00
Incoming Wire Transfer	Free
Outgoing Wire Transfer – Domestic	\$25.00
Outgoing Wire Transfer – Foreign	\$35.00
Check Orders	Varies
Duplicate Statement – per page	\$1.00
Check Copy	\$1.00
Hourly Research / Reconciliation – +\$1/page	\$25.00
MasterCard®/VISA® Foreign Transaction Fee ⁵	Up to 1%
Loan Payment with Credit/Debit Card ⁶	3%
Bill Pay	Free
eSign	\$5.00

For complete details view the **Mastercard® Guide to Benefits for Cardholders** by visiting verveacu.com/mastercardbenefits

1 Per day after negative balance.

2 Per statement cycle after no activity for 6 months with a balance less than \$500.00.

3 Applies to savings only.

4 No more than six (6) transfers/withdrawals from your savings or money market to another account of yours or to a third party in any month. This includes preauthorized, automatic, internet transfer (mobile/online), telephone, or by check, draft, debit card or similar order. If you violate the stated transaction limitations, we may close your account or reclassify it as a transaction account. \$10.00 fee will apply to every transaction over 10 per statement cycle.

5 Verve does not charge any foreign fees, but MasterCard/VISA does charge up to a 1% fee for each transaction completed.

6 Convenience fee for amounts over \$500.00.