

Rate and Fee Addendum



Rate Schedule

Savings Accounts - Dividends compounded quarterly. 1/1/2025		
	Dividend Rate*	APY**
Share/Savings - \$100.00 Daily Balance***	0.20%	0.20%
Share Club - \$100.00 Daily Balance***	0.20%	0.20%
Holiday Club - \$100.00 Daily Balance***	0.20%	0.20%
Vacation Club - \$100.00 Daily Balance***	0.20%	0.20%
IRA Share	0.20%	0.20%
Checking Accounts - Dividends compounded quarterly.		
	Dividend Rate*	APY**
Checking	0.00%	0.00%
Premium Checking	0.00%	0.00%
Certificates - Dividends compounded quarterly. \$500 minimum balance to open for all certificates except for select Specials (see below) and Jumbo Certificates (\$50,000 minimum).		
Term	Dividend Rate	APY**
6 Month^	2.48%	2.50%
12 Month^	3.80%	3.85%
13 Month^+ (not available on IRA Certificates)	2.97%	3.00%
15 Month^ (available only for IRA Certificates)	2.97%	3.00%
24 Month^	3.70%	3.75%
24 Month Jumbo^	3.89%	3.95%
36 Month^	3.75%	3.80%
48 Month^	3.80%	3.85%
60 Month^	3.84%	3.90%
Money Management Account - Dividends compounded monthly.		
Daily Balance***	Dividend Rate*	APY**
\$1,000.00 - \$19,999.99	0.25%	0.25%
\$20,000.00 - \$49,999.99	0.35%	0.35%
\$50,000.00 - \$99,999.99	0.65%	0.65%
\$100,000.00 - \$249,999.99	1.24%	1.25%
\$250,000.00 and up	1.98%	2.00%

*The dividend rate and annual percentage yield are the prospective rates and yields that the credit union anticipates paying for the applicable period. The dividend rate shown may change after the account is opened. **APY = Annual Percentage Yield. ***Daily Balance required to earn Dividends. ^A penalty and/or account closure will be imposed for withdrawals before maturity. ^^Automatic renewal to 12-month Certificate account at the current dividend rate in effect. A penalty and/or account closure will be imposed for withdrawals before maturity. +For 13-month Certificate accounts, you may make one withdrawal without penalty during the term of your account. However, any withdrawal made within six days after account opening or within six days after any partial withdrawal from your account will be subject to an early withdrawal penalty of at least seven days' dividends. If your balance falls below \$500.00, the account must be closed.



Schedule of Fees and Charges

ATM Fees		1/1/2025
ATM Surcharge – Foreign Cards Using Argent FCU ATM	\$2.50 per transaction	
ATM Transaction - Argent FCU Owned	Free	
ATM Transaction - VA Shared Service Center	Free	
Nonproprietary and Shared Service Center ATMs Outside of VA:		
- ATM Withdrawals & Transfers	\$1.50 per transaction in excess of 4 per month*	
- ATM Balance Inquiries	\$1.50 per inquiry*	
<i>*There may be additional surcharges imposed by the Proprietary Financial Institution.</i>		
Debit Card Fees		
Non-Sufficient Funds (NSF)	\$30.00 per item (each submission/resubmission)	
Replacement Card	\$10.00 per card	
Replacement Card Expedited	\$25.00 per card	
Checking Account Fees		
Check Copy	\$3.00 per copy	
Check Printing	Prices may vary depending on style	
Check Privilege (also referred to as Courtesy Pay)	\$30.00 per item over \$4.99 (each submission/resubmission)	
Check Privilege Collection	\$15.00	
Non-Sufficient Funds (NSF)	\$30.00 per item (each submission/resubmission)	
Premium Checking Maintenance Fee	\$6.00 per month	
Money Management Account Fees		
Excessive Withdrawal (of any kind, if over 6 per month)	\$30.00 per withdrawal	
Non-Sufficient Funds (NSF)	\$30.00 per item (each submission/resubmission)	
Savings Account Fees		
Excessive Withdrawal for Share/Savings and Share Club only (if more than 3 lobby and/or check withdrawals per month)	\$9.00 per withdrawal	
Excessive Withdrawal for Holiday and Vacation Clubs only (of any kind; 1 free per year)	\$10.00 per withdrawal	
Non-Sufficient Funds (NSF)	\$30.00 per item (each submission/resubmission)	
Penalty for Early Closing for Holiday and Vacation clubs only	\$12.50	
Other Fees (applicable to all accounts)		
Account Reconciliation	\$20.00 per hour (\$10.00 minimum)	
Bad Address	\$5.00 per month	
Check Cashing (if member is age 19 or older and account balance is less than \$100.00)	\$3.00 per item	

Schedule of Fees and Charges cont.

Other Fees (applicable to all accounts) cont.		1/1/2025
Credit Card:		
- Merchant Ticket Copy (not always available)		\$4.00 per copy
- Replacement Card (Individual)		\$15.00 per request
- Replacement Card (Joint)		\$20.00 per request
- Stop Payment on Balance Consolidation Request		\$25.00 per order
Deposit Item Return		\$30.00 per item
Deposit Item Return – 2 Party		\$15.00 per item
Foreign Collection Item:		
- Canadian		\$20.00 plus \$5.00 per item
- All Others		\$35.00 plus \$5.00 per item
Inactive Accounts (applies to member age 19 or older, after 1 year and account balance is less than \$100.00)		\$10.00 per quarter
Levy, Lien, Garnishment Processing		\$50.00 per order
Loan Extension		\$30.00 per request
Loan Payment by Phone using ACH or Debit Card (Visa or Mastercard)		\$7.95 per payment
Mortgage Payoff		\$30.00 per request
Non-Sufficient Funds (NSF)		\$30.00 per item (each submission/resubmission)
Processing Non-Member Check		\$5.00 per item
Record Copies		\$1.00 per page
Safe Deposit Box		
- 3" x 5" Box		\$35.00 per year
- 3" x 10" Box		\$50.00 per year
- 5" x 10" Box		\$80.00 per year
- 10" x 10" Box		\$110.00 per year
- Drill Charge		\$250.00
- Replacement Key		\$100.00
Skip-A-Payment		\$30.00 per request
Statement Copy		\$4.00 per copy
Stop Payment		\$30.00 per order
Teller Check		\$2.00 per check
Verification of Deposit		\$30.00 per request
Wire Transfer:		
- Incoming		\$2.00 per wire
- Outgoing		\$15.00 per domestic request

The fees appearing in this schedule are accurate and effective for accounts as of 1/1/2025. If you have any questions about this Schedule of Fees and Charges, please contact us.