

**Checking / Draft Accounts**

<b>Product Name</b>	<b>Description/Best Fit</b>	<b>Features/Benefits</b>	<b>Min Balance</b>	<b>Fees</b>	<b>APR/Dividends</b>	<b>Rules/Requirements</b>
Basic Checking	Free checking account	Free/starter checks (up to 25), Free debit/ATM card, free e-statements (paper statements are \$2), free financial literacy classes, free overdraft protection from primary savings	\$0	No monthly maintenance fees	0%	Savings account required. Overdraft fee of \$25 with a maximum of \$75 per day up to 10 business days. Will be blocked for 10 business days after and be closed after 20 full business days.
Premier Checking	Higher end checking account	Free/starter checks (up to 25), Free debit/ATM card, free e-statements (paper statements are \$2), free financial literacy classes, free overdraft protection from primary savings	\$1,000	\$5 fee if account goes below \$1,000 (Monthly)	0.10%	Savings account required. Overdraft fee of \$25 with a maximum of \$75 per day up to 10 business days. Will be blocked for 10 business days after and be closed after 20 full business days.
Senior Checking	For people over 50 YOA	Free/starter checks (up to 25), Free debit/ATM card, free e-statements (paper statements are \$2), free financial literacy classes, free overdraft protection from primary savings	\$0	No fees	0.03%	Savings account required. Overdraft fee of \$25 with a maximum of \$75 per day up to 10 business days. Will be blocked for 10 business days after and be closed after 20 full business days.
Business Checking	Checking account for businesses	Free/starter checks (up to 25), Free debit/ATM card, free e-statements (paper statements are \$2), free financial literacy classes, free overdraft protection from primary savings	\$0	No fees	0%	Savings account required. Overdraft fee of \$25 with a maximum of \$75 per day up to 10 business days. Will be blocked for 10 business days after and be closed after 20 full business days.
Business Premier Checking	Higher end account for businesses	Free/starter checks (up to 25), Free debit/ATM card, free e-statements (paper statements are \$2), free financial literacy classes, free overdraft protection from primary savings	\$1,500	no interest if balance goes below minimum	0.1% Over \$5,000 - .25%	Savings account required. Overdraft fee of \$25 with a maximum of \$75 per day up to 10 business days. Will be blocked for 10 business days after and be closed after 20 full business days.
Money Market	\$250.00 - \$9,999.99	Free/starter checks (up to 25), free e-statements (paper statements are \$2)	\$250	no interest if balance goes below minimum	0.05%	Confirm transaction regulations
	\$10,000.00 - \$24,999.99	Free/starter checks (up to 25), free e-statements (paper statements are \$2)	\$10,000	Bumps down to lower rates	0.08%	Confirm transaction regulations
	\$25,000.00 - \$49,999.99	Free/starter checks (up to 25), free e-statements (paper statements are \$2)	\$25,000	Bumps down to lower rates	0.10%	Confirm transaction regulations

	\$50,000 - \$99,999.99	Free/starter checks (up to 25), free e-statements (paper statements are \$2)	\$50,000	Bumps down to lower rates	0.13%	Confirm transaction regulations
	\$100,000.00 - \$249,999.99	Free/starter checks (up to 25), free e-statements (paper statements are \$2)	\$100,000	Bumps down to lower rates	0.20%	Confirm transaction regulations

**Savings / Share Accounts**

Product Name	Description/Best Fit	Features/Benefits	Min Balance	Fees	APR/Dividends	Rules
Regular Savings	Basic savings account / Share account	Free debit/ATM card, free e-statements (paper statements are \$2), free financial literacy classes	\$5 to open account, \$25 to receive dividends	Below \$5 = \$2 fee (Monthly)	0.05%	Required to become a member, must live, work, or worship in Lancaster County
Holiday Club	Special savings account for holiday spending	free e-statements (paper statements are \$2)	\$10	\$2 fee if account goes below \$10 (Monthly)	0.05%	Early withdrawal incurs \$5 fee; saving period runs from Jan 1 - Sep 30; withdrawal fee waived from Oct 1 to Dec 31; auto transfer/paycheck deductions available
Busines Savings	Specialized savings account for businesses	Free debit/ATM card, free e-statements (paper statements are \$2), free financial literacy classes	\$5 to open account, \$25 to receive dividends	Below \$5 = \$2 fee (Monthly)	0.05%	Required to make your business a member, must be located in Lancaster County
Youth Savings	Through age 17. Encourages building savings habits.	Free debit/ATM card, free e-statements (paper statements are \$2), free financial literacy classes	\$5	No fees	0.05%	Parent/legal guardian must be member, transfers to regular savings account on 18th birthday

**Term Certificates**

Product Name	Description/Best Fit	Features/Benefits	Min Balance	Fees	APR/Dividends	Rules
6 Month			\$500	30 Days of Interest Penalty Charge	0.20%	Membership required; dividends paid monthly
12 Month			\$500	30 Days of Interest Penalty Charge	0.40%	Membership required; dividends paid monthly
18 Month			\$500	30 Days of Interest Penalty Charge	0.45%	Membership required; dividends paid monthly
24 month			\$500	30 Days of Interest Penalty Charge	0.50%	Membership required; dividends paid monthly
36 month			\$500	90 Days of Interest Penalty Charge		Membership required; dividends paid monthly
	\$500		\$500		0.55%	
	\$10,000		\$10,000		0.60%	
	\$50,000		\$50,000		0.65%	
	\$75,000		\$75,000		0.70%	
48 Month				90 Days of Interest Penalty Charge		Membership required; dividends paid monthly

	\$500		\$500		0.65%	
	\$10,000		\$10,000		0.70%	
	\$50,000		\$50,000		0.75%	
	\$75,000		\$75,000		0.80%	
60 month			\$500	180 Days of Interest Penalty Charge		Membership required; dividends paid monthly
	\$500		\$500		0.75%	
	\$10,000		\$10,000		0.80%	
	\$50,000		\$50,000		0.85%	
	\$75,000		\$75,000		0.90%	

Product details, rates, etc. were compared against 6 other credit unions (Members 1st, BELCO, LES, PSECU, Hope, LCCU)

Loan Product	Maximum Amount	APR - Excellent/Good Credit (.25% discount for auto draft)	APR - Fair/Limited Credit (.25% discount for auto draft)	Maximum Term (Months)	Minimum Down Payment	Other Requirements
<b>Used Vehicle Loans</b>						
12 Month	\$30,000	4.75%	5.25%	12 Months	0%	Up to 15 Model Years back
24 Month	\$30,000	5%	5.75%	24 Months	0%	Up to 15 Model Years back
36 Month	\$30,000	5.75%	6.25%	36 Months	0%	Up to 10 Model Years back
48 Month	\$30,000	6%	6.75%	48 Month	0%	Up to 10 Model Years back
60 Month	\$30,000	6.75%	7.25%	60 Month	0%	Up to 10 Model Years back
72 Month	\$30,000	7%	7.75%	72 Month	0%	Up to 10 Model Years back
<b>New Vehicle Loans</b>						
12 Month	\$50,000	2.50%	3.00%	12 Months	0%	2020 Model or newer & fewer than 500 miles
24 Month	\$50,000	2.25%	2.75%	24 Months	0%	2020 Model or newer & fewer than 500 miles
36 Month	\$50,000	2.50%	3.00%	36 Months	0%	2020 Model or newer & fewer than 500 miles
48 Month	\$50,000	3%	3.75%	48 Month	0%	2020 Model or newer & fewer than 500 miles
60 Month	\$50,000	3.50%	4.00%	60 Month	0%	2020 Model or newer & fewer than 500 miles
72 Month	\$50,000	3.75%	4.25%	72 Month	APR/Dividends	2020 Model or newer & fewer than 500 miles
<b>Personal Secured Loans</b>						
Share Secured	Maximum of Share Account (Must have minimum account balance)	2.25%	2.75%	60 Months	N/A	Deposit balance cannot fall below loan outstanding
Home Equity Loan						
<b>Personal Unsecured Loans</b>	\$25,000	8.25%	8.7500%	60 Months	N/A	Eligibility check required
<b>Overdraft Protection LOC</b>	\$5,000	11% (18% max)		Annual Renewal	N/A	Rates subject to change, eligibility check required, \$0-5 fee for service, 650 minimum score?
<b>HELOC</b>						