

Rates

Savings Accounts

Description	Minimum Balance	Dividend Rate	APY
Savings Account	\$0.01	0.02%	0.02%
Christmas Club	\$0.01	0.10%	0.10%

APY - Annual Percentage Yield

\$5.00 minimum balance is required to maintain a Savings Account. Rates listed above are subject to change after the account is opened. Certain fees may apply and may reduce earnings.

Last modified: June 18, 2018

Checking Accounts

Description	Minimum Balance	Dividend Rate	APY
Essentials Checking	No minimum balance*	No Dividends Paid	No Dividends Paid
Simple Checking	No minimum balance	No Dividends Paid	No Dividends Paid
Checking Plus	\$200.00+	0.02%	0.02%
Performance Money	\$200.00 - \$2,499.99	0.02%	0.02%
Market Checking Accounts	\$2,500.00 - \$9,999.99	1.00%	1.00%
	\$10,000.00 - \$24,999.99	1.00%	1.00%
	\$25,000.00 +	1.00%	1.00%

APY - Annual Percentage Yield

Checking Accounts are earned on the average daily balance and posted quarterly. Rates listed above are subject to change after the account is opened. Dividends on Performance Money Market Accounts are earned on the average daily balance and posted monthly.

Certain fees may apply and may reduce earnings.

*Monthly Maintenance Fee applies

Last Modified: Aug 03, 2018

Share Certificates (CDs/IRAs)

Description	Term	Dividend Rate	APY
	1-5 months	0.50%	0.50%
	6-11 months	0.80%	0.80%
	12-23 months	1.00%	1.00%
	24-35 months	1.30%	1.31%
	36-47 months	1.50%	1.51%
	48-59 months	1.90%	1.91%
	60+ months	2.50%	2.52%
Youth and Young Adult Savings Certificates	3 month	0.50%	0.50%
	6 month	0.80%	0.80%
	12 month	1.00%	1.00%
	24 month	1.30%	1.30%
Share Certificates (IRA)	1-5 months	0.60%	0.60%
	6-11 months	0.90%	0.90%
	12-23 months	1.10%	1.10%
	24-35 months	1.40%	1.41%
	36-47 months	1.60%	1.61%
	48-59 months	2.00%	2.02%
	60+ months	2.60%	2.63%
Share IRA		.50%	.50%
Kickstart IRA**	12 months	1.10%	1.10%

Early withdrawal penalties may apply. At maturity, account is subject to automatic renewal at the rate then in effect for that term. -Dividends compounded quarterly.

For Share Certificates: Minimum deposit \$250.00.

For Youth/Young Adult certificates: Minimum deposit \$100.00 with maximum amount of \$3,000.00.

For IRA certificates: Dividends compounded quarterly, certificate minimum balance \$250.00, minimum deposit to open \$250.00.

**Kickstart IRA needs minimum \$100.00 to open with a max of \$250,000.00. Subsequent deposits allowed.

Last Modified: Aug 03, 2018

Personal Loans

Description	APR
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Personal Loan as low as 7.99%

APR - Annual Percentage Rate

Rate will never exceed 18.00% APR.

As Low As rates listed are our best rates based on approved credit; actual rate offered may be higher depending upon applicant's credit rating and other underwriting factors. All advertised rates are subject to change without notice.

Last Modified: November 1, 2018

Vehicle Loan Rates

Type	Term	APR
New Autos	Up to 36 months	as low as 2.49%
	Financing 37 - 60 months	as low as 2.99%
	Financing 61 - 72 months	as low as 3.49%
	Financing 73-84 months	as low as 4.19%
Used Autos	Up to 36 months	as low as 2.99%
	Financing 37 - 60 months	as low as 3.29%
	Financing 61 - 72 months	as low as 3.69%
Motor Homes, 5th Wheels, Travel Trailers, and Other Secured	Up to 120 months	as low as 6.99%
	Minimum to Finance \$30,000	
	Up to 84 months	as low as 6.49%
	Minimum to Finance \$20,000	
	Up to 60 months	as low as 5.99%
	Minimum to Finance \$5,000	
Boats	85-120 months	as low as 6.49%
	Minimum to Finance \$30,000	
	61-84 months	as low as 5.99%
	Minimum to Finance \$20,000	

Type	Term	APR
	Up to 60 months	as low as 5.69%
	Minimum to Finance \$5,000	

APR - Annual Percentage Rate

New vehicles are either current or previous year auto with less than 12,000 miles.

Rates listed are best available based on approved credit; actual rate offered may be higher depending upon applicant credit rating and other underwriting factors.

All advertised rates are subject to change without notice.

Last Modified: February 13, 2019

Other Loan Rates

Type	Term	APR (as low as)
MyLine Anytime		9.00%
Overdraft (Discontinued)		16.50%
	Up to 36 months	5.99%
Secured by Share Account or Certificate		
	37-60 months	6.99%

APR - Annual Percentage Rate Rates listed are our best rates based on approved credit; actual rate offered may be higher depending upon applicant's credit rating and other underwriting factors. All advertised rates are subject to change without notice.

Last Modified: November 1, 2018

Visa Credit Cards

Description	APR
Visa® Classic Card	16.00%
Visa® Gold Card	11.75%*
with Bonus Points Program	
Visa® Platinum Card	9.75%*
with Bonus Points Program	
Visa® Firefighter Gold Card	11.75%*
Visa® Secured Card	16.00%

Please review our New Account Credit Card Agreement.

*APR - Annual Percentage Rate. Cards are subject to credit approval. CPM Federal Credit Union reserves the right to change any of the above credit card rates at any time. The APR will vary with the market based on the Prime Rate.

Last Modified: December 20, 2018

Mortgage

Mortgage Type	Term	
First Mortgage	10 years	
	15 Years	Learn More
	20 Years	
	30 Years	
	15/1 ARM	
ARM Mortgages	10/1 ARM	Learn More
	7/1 ARM	
	5/5 ARM	
1st Time Homebuyer Program	15/1 ARM	Learn More
Manufactured Homes	Up to 30 years	Learn More

APR - Annual Percentage Rate

Based on a \$100,000 loan amount. 30 day rate lock.

As Low As rates listed are our best rates based on approved credit; actual rate offered may be higher depending upon applicant credit rating and other underwriting factors. All advertised rates are subject to change without notice.

Last Modified: Sep 20, 2018

HELOC

HELOC Option	Term	APR
Variable Rate	10 year draw with a 15 year repayment	Discount Rate*/ Rate as low as 1.99%/4.75%

HELOC Option	Term	APR
Fixed Rate	5 year draw with a 10 year repayment	Rate as low as 4.99%

APR - Annual Percentage Rate. All rates are subject to change without notice.

*Terms and conditions apply. Discount rate is for the initial 6 months, rate will be adjusted to the qualifying tier rate plus prime with a maximum of 18%. Current projected rate after initial discount as low as 4.75% up to 90% LTV. All loan rates are tiered based on credit score unless otherwise stated. No rate will be higher than 18% APR.

"As Low As" rates listed below are our best rates based on approved credit; actual rate offered may be higher depending upon applicant's credit rating and other underwriting factors. All advertised rates are subject to change without notice. See a Branch Representative for more details.

Last Modified: December 20, 2018

Fees

Item	Fee	How to Avoid
Account Fees		
Account Activity Printout/Statement Copy Fee	\$5.00	Sign up for CPM Anytime Online Banking
Account Closure Fee <i>(Applies if Main Savings Account is closed within 90 days of opening date)</i>	\$10.00	
Account Research/Balancing Assistance	\$20.00 per hour	Sign up for CPM Anytime Online Banking
Bad Address	\$5.00 per month until updated	Sign up for CPM Anytime Online Banking to update account information
Christmas Club - Early Withdrawal	\$5.00	Open a subshare savings with no fee for withdrawal
Excessive Withdrawal Fee <i>(3 free withdrawals from Main Savings Account allowed per month)</i>	\$2.00 per withdrawal	Open a Checking Account

Item	Fee	How to Avoid
Inactive Account Fee <i>(Applies if the account has been inactive for 1 year and member only has a savings account)</i>	\$5.00 per month	Complete at least one transaction per year.
International Check Processing Fee	\$25.00 per item	
Non-Sufficient Funds <i>(NSF, ACH, ATM, Check Card, Internet Bill Pay)</i>	\$32.00 each time an item is returned	Apply for a Myline Anytime reserve line of credit
Overdraft Privilege Fee (Opt-in required for Paper Notification)	\$32 per item \$33 with paper notification	Apply for MyLine Anytime or Learn More Here
Paper Statement Fee (Free 18 years and under or 55 years and over)	\$2.00	Sign up for eStatements
Transfer of Funds automatically from Savings Account to a Checking Account	\$2.00	Transfer at an ATM, via PAL, CPM Anytime Online Banking, or call our Contact Center up to 6 times per month or apply for a MyLine Anytime line of credit
ATM/Debit Fees		
Replace ATM card/Debit card	\$5.00 (One free replacement per calendar year)	
Replace PIN reminders	\$2.00	
Branch Fees		
Cashier's/Official Check	\$3.00 (First per day free)	
Stop Payment (<i>Draft, ACH, Internet Bill Pay</i>)	\$32.00 per item	
Checking Fees		
Check Copies	\$2.00 per item	Sign up for CPM Anytime Online Banking or eStatements

Item	Fee	How to Avoid
Checking Plus <i>Average Daily Balance drops below \$200.00 min. balance</i>	\$3.00	Change account to Simple Checking
Essentials Checking <i>Monthly Maintenance Fee</i>	\$5.95	
Performance Money Market <i>Average Daily Balance drops below \$1,000 min. balance</i>	\$10.00	Change account to Checking Plus or Simple Checking
Performance Money Market - Excessive Withdrawals (over 6 per month)	\$10.00	Change account to Checking Plus or Simple Checking
Checks - Temporary (<i>Waived if member places order with us on the same day for full box of checks</i>)	\$5.00 for sheet of 4 checks	Order box of checks
Loans		
CARFAX History Report	\$10.99	
Payoff - Signed payoff letter on letterhead for consumer loan.	\$10.00	Online banking from a desktop supports "Calculate Loan Payoff Amount" under your loan's Account Details. You may also obtain a system payoff printout from our branches for free.
Payment by phone - if processed by Contact Center Agent	\$21.00	Sign up for CPM Anytime Online Banking and make transfers online or through PAL
Skip-a-Pay fee (Offered Seasonally)	\$25.00	
Miscellaneous		
ACH fee per deposit for manually posting deposits due to incorrect routing info	\$10.00	Contact your HR to correct deposit information.
Foreign Checks Deposited and Returned Unpaid (<i>Savings, checking, Loan</i>)	\$10.00	
Gift Card Purchase	\$3.00	

Item	Fee	How to Avoid
Legal Process (Tax levy, garnishment, etc.)	\$50.00	
Money Orders (available in Beaufort & Orangeburg only)	\$1.00 per item	
Stale Check locator fee	\$10.00	
Online Banking Token service for 5 years *Optional	\$20.00	
Mortgage		
Payoff by Third Party	\$20.00	
Mortgage Subordination	\$50.00	
Mortgage Verification (VOD)	\$20.00	
Mortgage Modification	\$100.00	
Safe Deposit Boxes:		
10 x 10: \$85.00		
3 x 10: \$40.00		\$5 discount for members age 55 and better
3 x 5: \$25.00		
5 x 10: \$55.00		
Change Lock/New Key -	Locksmith fees	
Drill Box -	Locksmith fees	
VISA		
Card Recovery	\$50.00	
Card Replacement	\$5.00	
Document Copy	\$2.00 per copy	
Payment by phone - if assisted by Card Processor	\$10.00	Sign up for CPM Anytime Online Banking and make transfers online or through PAL
Payment Late Fee	up to \$25.00	
Payment Return Check	up to \$25.00	
Wires		
Incoming Domestic Wire Transfer	\$10.00	
International Incoming Wire	\$10.00	

Item	Fee	How to Avoid
Outgoing Foreign Wire Transfer	\$40.00	
Outgoing Wire Transfer	\$15.00	Sign up for PopMoney through online banking

(Last Modified: Aug 01, 2018)

Non-Member Fees

The following fees are for Non-Members only:

ATM surcharge for non-members/at SEGS	\$3/\$2	Open a Checking Account or a Share account with CPM
Coin Counter Fee (non-members only)	10% of cash value	Open a Share account with CPM

(Last Modified: Jan 03, 2017)

Exclusively for our Members:

First Cashier Check Each Day	FREE
Notary Services	FREE
Popmoney (person-to-person) Transfers	FREE
Bill Payer Services	FREE
Credit Counseling Services	FREE
Infant Account Membership Par Value (for infants up to 6 months)	FREE
Member Discounts Services thru lovemycreditunion.com	FREE
Coin Counter Services (at applicable locations)	FREE
Company Hosted Financial Seminars for our Members	FREE
Over 60,000 Surcharge Free ATMs	FREE
eStatements	FREE
Telephone & Online Banking	FREE
Budget & Financial Calculators Online	FREE

Drive-thru Goodies (Lollipops for kids, dog treats for pups) **FREE**

Unlimited use of the branch teller transactions during business hours **FREE**

Quicken Integration with Online Banking **FREE**

Subject to change without notice. This offer will only apply to our standard image checks and will not include any customization.

(Last Modified: Jan 03, 2017)