### Rate and Fee Schedule

**Effective January 1, 2013**

### Share Draft Account Fees
- **Copy of Draft**: $5.00/Check
- **Paid NSF Fee/Check Clearing Fee**: $28.00/Item
- **Returned Item Fee**: $28.00/Item
- **Stop Payment Fee**: $28.00/Item
- **Temporary Check Fee**: $0.25/check
- **Account Closure Due to Excessive NSF Activity**: $35.00

### VISA Debit Card Fees
- **NSF Fee- VISA Debit**: $28.00/Item
  - PIN Based Transaction: 5 free/per
    - Statement Cycle $1.00 Transaction Thereafter
  - Replacement Card: $7.00
    - Special or Rush Request is Additional Fee
  - PIN Replacement: $3.00
  - Copy of Visa Draft Retrievals: $5.00/Item
  - Chargeback/Representments: $20.00/Item

### VISA Credit Card Fees
- **Late Payment Fee**: $25.00
- **Replacement Card**: $7.00
  - Special or Rush Request is Additional Fee
- **Copy of Visa Draft Retrievals**: $5.00/Item
- **Chargeback/Representments**: $20.00/Item
- **Cash Advance (not PGAFCU card)**: $10.00
  - (Government Issued Cards exempt)

### Loan Fees
- **Skip-a-Pay Fee**: $50.00
- **Late Payment Fee (after 10 days)**: $28.00
  - (See Loan Disclosure)
- **Loan Extensions**
  - Interest Accrued for Extension Period
  - **Must Pay**
  - **Interest Accrued for Extension Period**

### Wire Transfer Fees
- **Outgoing**
- **Western Union**
- **Member to Member**
- **Tracer or Cancellation of a Wire**
- **International**
- **International sent back for repair.**

### Safe Deposit Box Fees
- **Rental Size; Paid annually**
  - **FEE**
  - 3 x 5: $15.00
  - 3 x 10: $22.50
  - 5 x 10: $30.00
  - 10 x 10: $65.00
- **Lost/Replacement Key Fee**:
- **Drilling of Box Fee**
  - Will be determined at the time of drilling. Minimum $50.00

### Other Service Fees
- **Early Account Closure Fee**
  - (Within 90 days; Excluding Minors)
- **Corporate Check (1st Free)**
- **Copy of Corporate Check**
- **Account Activity Printout**
- **Account Research**
- **Account Reconciliation**
- **Check Cashing Fee**
  - (Per Check Cashing Procedures)
- **Returned Mail Fee**
- **Dormant Account Fee**
  - (Government Issued Cards exempt)
- **VISA Debit Card Fees**
  - **NSF Fee - VISA Debit**
  - **PIN Based Transaction**
  - **Replacement Card**
    - (Special or Rush Request is Additional Fee)
  - **Copy of Visa Draft Retrievals**
  - **Chargeback/Representments**
  - **Cash Advance (not PGAFCU card)**
  - **(Government Issued Cards exempt)**
- **VISA Credit Card Fees**
  - **Late Payment Fee**
  - **Replacement Card**
    - (Special or Rush Request is Additional Fee)
  - **Copy of Visa Draft Retrievals**
  - **Chargeback/Representments**
  - **Cash Advance (not PGAFCU card)**
    - (Government Issued Cards exempt)
- **Loan Fees**
  - **Skip-a-Pay Fee**
  - **Late Payment Fee (after 10 days)**
    - (See Loan Disclosure)
  - **Loan Extensions**
    - Interest Accrued for Extension Period
    - **Must Pay**
    - **Interest Accrued for Extension Period**

### Foreign Transaction Fee
- **$20.00**

### Document Copy Fee
- **$0.50/page**

### 2nd Chance Draft Accounts (6 mo)
- **$10.00/mo**

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**Pueblo Government Agencies**

**Federal Credit Union**

**Pueblo Branch**

720 N. Greenwood St.

Pueblo, CO 81003

719-542-3379

**Florence Branch**

123 S. Pikes Peak Ave.

Florence, CO 81226

719-784-0600
## PGAFCU RATE SCHEDULE

**Effective Date**  
12/1/2018

### SHARE Accounts

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>APR*</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
</tbody>
</table>

Transfer Limitations Apply

### CHECKING Accounts

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Monthly Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>

### TRUE MONEY MARKET

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>APR*</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500</td>
<td>0.30%</td>
<td>0.30%</td>
</tr>
</tbody>
</table>

See disclosure for full details

### CLUB Accounts

<table>
<thead>
<tr>
<th>Type</th>
<th>APR*</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Christmas Club</td>
<td>0.30%</td>
<td>0.30%</td>
</tr>
<tr>
<td>Regular Club</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
<tr>
<td>IRA Club</td>
<td>0.10%</td>
<td>0.10%</td>
</tr>
</tbody>
</table>

No Minimum Balance  
Transfer Limitations Apply

### CERTIFICATES OF DEPOSIT**

<table>
<thead>
<tr>
<th>TERM</th>
<th>Minimum Balance</th>
<th>APR*</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Month</td>
<td>$1,000</td>
<td>0.55%</td>
<td>0.55%</td>
</tr>
<tr>
<td>12 Month</td>
<td>$1,000</td>
<td>0.70%</td>
<td>0.70%</td>
</tr>
<tr>
<td>24 Month</td>
<td>$1,000</td>
<td>0.95%</td>
<td>0.95%</td>
</tr>
<tr>
<td>36 Month</td>
<td>$1,000</td>
<td>1.19%</td>
<td>1.20%</td>
</tr>
</tbody>
</table>

### CERTIFICATES OF DEPOSIT- IRA**

<table>
<thead>
<tr>
<th>TERM</th>
<th>Minimum Balance</th>
<th>APR*</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 Month</td>
<td>$1,000</td>
<td>0.55%</td>
<td>0.55%</td>
</tr>
<tr>
<td>12 Month</td>
<td>$1,000</td>
<td>0.70%</td>
<td>0.70%</td>
</tr>
<tr>
<td>24 Month</td>
<td>$1,000</td>
<td>0.95%</td>
<td>0.95%</td>
</tr>
<tr>
<td>36 Month</td>
<td>$1,000</td>
<td>1.19%</td>
<td>1.20%</td>
</tr>
</tbody>
</table>

***All Certificates Automatically Renew Unless Specified Otherwise

*APR= Annual Percentage Rate  
*APY = Annual Percentage Yield  
IRA= Individual Retirement Account

**Dividends Accrued Monthly and Paid Quarterly  
**Additional Deposits Not Allowed Except At Maturity  
**Penalty for early withdrawal.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.