



2889 E. Maple Road
Troy, MI 48083
Phone: 248-619-0440

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Interest Rates for each Account are shown below.

☐ New Account

☐ Request for Information

EFFECTIVE DATE:

Account Type	FIXED RATE		
	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
☐ Prime Share (Savings) (1)		_____ %	_____ %
☐ Money Market (1)(3)	\$1.00 - \$2,499.99	_____ %	_____ %
	\$2,500.00 - \$9,999.99	_____ %	_____ %
	\$10,000.00 - \$19,999.99	_____ %	_____ %
	\$20,000.00 - \$49,999.99	_____ %	_____ %
	\$50,000.00 - \$99,999.99	_____ %	_____ %
	\$100,000.00 & Greater	_____ %	_____ %
Account Type	VARIABLE RATE		
	BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
☐ Preferred Checking (2)(4)	\$1.00 - \$7,500.00	_____ %	_____ %
	\$7,500.01 & Greater	_____ % - _____ %	_____ %

- (1) For the purposes of this disclosure, this is a rate and Annual Percentage Yield that was offered within the most recent seven calendar days. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (248) 619-0440.
- (2) For the purposes of this disclosure, this is a rate and Annual Percentage Yield as of _____. These Interest Rate(s) and Annual Percentage Yield(s) shown above may change as described in Our Agreements and Disclosures.
- (3) All deposited funds earn the rate for the tier.
- (4) Only the funds that comprise each tier will earn the rate for that tier.

Schedule of Fees and Charges

Effective Date: May 22nd, 2026

General Services

Money Orders	\$2.00
Notary Service	FREE for Members, \$5.00 for non-members
Incoming Wire Transfer – Domestic & International	\$10.00
Outgoing Wire Transfers – Domestic	\$20.00
Outgoing Wire Transfers – International	\$50.00

Schedule of Fees and Charges (continued)

General Services (continued)

Fax	\$0.50 per page
Copies	\$0.20 per page
Cashier's Checks	\$5.00
Charge for Items Deposited and Returned (NSF)	\$25.00
Garnishments/Levies	\$35.00
Escheated Accounts	\$50.00
Dormant Account Maintenance Fee	\$1.00 per month
VISA Statement Copies	\$5.00 per statement

Share Draft/Checking

Phone Transfers	FREE
NSF Charge for Checks	\$25.00 per occurrence
Overdraft Transfer from Shares to Share Draft	\$1.00
Stop Payment Placement/Release per Check/Range	\$20.00/\$40.00
Canadian Check	\$10.00
Copy of Check	\$5.00
Statement Balancing	FREE for current month
Duplicate Paper Statement	\$2.00
Account History Print Outs	\$0.50 per page
History/Research	\$20.00 per hour

Automated Teller Machine Service

Debit Card & PIN	FREE
Replacement Debit Card	\$5.00
ATM Withdrawals at Polish-American FCU owned ATMs and the CO-OP Network	FREE
ATM Deposits at Polish-American FCU owned ATMs & the CO-OP Network	FREE
Non-Network ATM Withdrawals	\$2.00

Loan Fees

Replacement VISA Card	\$10.00
Express Courier Service	Up to \$50.00
Loan Application Fee	FREE
Auto Lien Filing Fee	\$20.00