

## LOANS

### Consumer/Secured

- Discount your loan rate with automatic payment and using two services in addition to your primary shares account
- Borrow for new and used vehicles, recreational vehicles, home improvements and bill consolidation, while using your vehicle as collateral

### Unsecured

- Loan based on member's character and credit history

### Share Secured

- Loans secured by a share savings, certificate, or money market account

### Home Equity Line of Credit

- Revolving credit line that enables you to borrow again as you pay back the balance
- Secured by a mortgage on your home
- Borrow up to 100% of the value of your home, minus your existing mortgage
- See your tax consultant to determine deductibility

### Home Equity Loan

- Borrow one time, up to 100% of value of your home, minus your existing mortgage
- Secured by a mortgage on your home
- Repayment over five year period
- See your tax consultant to determine deductibility

### First Mortgage

- Borrow up to 80% of the appraised value; maximum of \$200,000; repayment over 15, 20, or 30 years. The loan stays with FPSFCU.
- Over 80% of appraised value, we will refer you to our preferred lender.

## SERVICE CHARGES AND FEE SCHEDULE

*Service Charges and Fees are subject to change without notice*

|   |                  |
|---|------------------|
| Stop payment  | \$20.00 per item |
| Duplicate statement                                     | \$2.00 per month |
| Returned deposit item                                   | \$5.00 per item  |
| Lost card replacement                                   | \$10.00 per card |
| Card replacement rush order                             | \$50.00 per card |
| Instant Cash ATM withdrawals (First 8 free per month)   | \$1.00 each      |
| Overdraft item  | \$23.00 per item |
| Returned check or ACH item                              | \$23.00 per item |
| Account research fee                                    | \$20.00 per hour |
| Automatic transfer for overdraft                        | \$5.00 each      |
| Check photocopy or look-up                              | \$2.00           |
| IRA annual maintenance                                  | \$20.00          |
| IRA account closing                                     | \$5.00           |
| Personal money orders                                   | \$1.00 each      |
| Visa foreign transaction fee (with multiple currencies) | 1.0%             |
| Visa foreign transaction fee (with single currency)     | 0.8%             |
| Wire transfers:   |                  |
| Incoming  | \$10.00          |
| Outgoing  | \$15.00          |
| Recurring   | \$10.00          |
| International   | \$50.00          |
| Safe Deposit Box Annual Rent                            |                  |
| 3" x 10"  | \$25.00          |
| 5" x 10"  | \$40.00          |
| Loan Modification (extension)                           | \$10.00          |
| Loan processing fee                                     | \$50.00          |
| Account Closing Fee (within 180 days)                   | \$10.00          |
| Returned Mail   | \$2.00           |
| Cashier's check (free when payable to member)           | \$2.00           |
| Dormant Account   | \$10.00 per year |

# FARGO PUBLIC SCHOOLS FEDERAL CREDIT UNION



*Proudly serving employees of the Fargo Public Schools and their families for over 80 years.*

## LOCATIONS & HOURS

**North Fargo**  
415 4<sup>th</sup> St N  
Fargo, ND 58102  
701-365-0480  
Toll Free:  
1-866-367-4412

**South Fargo**  
1609 32<sup>nd</sup> Ave S  
Fargo, ND 58103  
701-241-4770  
Toll Free:  
1-866-367-4412

**Lobby:**  
Mon - Fri  
8:30am - 4:30pm  
**Drive-up**  
Mon - Fri  
8:20am - 5:00pm  
Saturday  
8:30am - 12:00pm

**Lobby:**  
Mon - Fri  
8:30am - 5:00pm  
**Drive-up**  
Mon - Fri  
7:30am - 5:30pm  
Saturday  
8:30am - 12:00pm

[www.fpsfcu.com](http://www.fpsfcu.com)

## SAVINGS

### Primary Share Savings Account

- \$50.00 minimum balance required—this is your membership to the credit union
- Funds may be transferred by phone, online or in office. Six transfers per month allowed without a signature (Federal Regulation D)
- Instant Cash card available

### Secondary Savings Accounts

- No minimum balance
- Funds may be transferred by phone, online or in office. Six transfers per month allowed without a signature (Federal Regulation D)

### Club Accounts

- No minimum balance
- Dividend paid at the time of disbursement
- We offer Holiday, Hunting and Vacation clubs with payout dates varying between type

### Money Market Accounts

- \$500.00 minimum balance to earn dividend
- Earns higher interest than primary shares
- Limit six transactions per month

### IRAs

- No minimum balance
- Maximum qualified deposit for 2019:
- Traditional - up to \$6,000 per year. Catch-up contribution of \$1000 for those over age 50
- Roth - up to \$6,000 per year. Catch-up contribution of \$1000 for those over age 50
- Educational - up to \$2000 per year

### PeeWee Penguin Club (Ages 0-12)

- Free gift for your birthday
- Prizes from our Treasure Chest for making deposits into your savings account
- Special events/activities throughout the year
- Quarterly newsletter mailed to you
- Youth “Savin Up” Certificate with minimum \$100 to open; additions allowed in amounts of \$100 or more

## CHECKING

- No minimum balance
- Instant Cash & Check card available with no annual fee
- Your first box of checks is free
- Overdraft Protection available
- Funds may be transferred by phone, over the internet, or in office
- Online bill pay available

## OVERDRAFT PROTECTION

- Revolving credit line enables you to write your own loan by writing a check in excess of account balance
- Funds advance in exact dollar amounts, up to your credit limit
- Payments are 5% of balance or minimum \$25
- Payments are taken automatically from your checking account plus you can pay all or part of the balance at any time
- Funds are available to borrow again once you pay part, or all, of the loan balance

## VISA SCORECARD CREDIT CARDS

- 10.95% with \$30 annual fee
- 15.75% with no annual fee
- 7.00% share secured Visa with no annual fee
- For each dollar of purchases, accrue one bonus point towards travel or merchandise rewards.
- Grace period of 25 days without finance charge on purchases; minimum payment of 5% of balance or \$25
- Finance charge accrues from the time of advance on cash advances.

## ATM & DEBIT CARDS

### Instant Cash & Check card

- Make purchases anywhere Visa is accepted
- Withdraw cash at ATMs 24 hours a day
- You can use your Instant Cash & Check card at our ATMs without a surcharge. Our ATM locations include our south branch, Randy’s University Diner, Fargo South High School, Fargo North High School, Davies High School, Agassiz, and Edgewood Vista.
- First 8 cash withdrawals per month are free, after 8 there is a \$1.00 per withdrawal fee
- No transaction fee for purchases

### Instant Cash card

- Withdraw cash at ATMs 24 hours a day
- First 8 cash withdrawals per month are free, after 8 there is a \$1.00 per withdrawal fee
- You can use your Instant Cash & Check card at our ATMs without a surcharge. Our ATM locations include our south branch, Randy’s University Diner, Fargo South High School, Fargo North High School, Davies High School, Agassiz, and Edgewood Vista.

## SERVICES AVAILABLE

- Mobile banking app
- E-Statements
- Direct deposit
- Visa gift cards
- Money orders
- Drive-up and night depository
- Wire transfers worldwide
- FREE notary service
- U.S. Savings bond redemption
- New and used car NADA guide information
- Safe Deposit Boxes