

Bi-Mart Federal Credit Union

Current Rates

Effective 01/01/2012

Savings	Minimum Balance	Dividend Rate
Member Share	\$ 25.00	0.10% APY*
Member Checking	\$ 25.00	0.10% APY*
Money Manager	\$ 2,500.00	0.15% APY*
IRA	\$ 25.00	0.50% APY*

Certificates**	Minimum Balance	Dividend Rate
3 Month	\$ 1,000.00	0.20% APY*
6 Month	\$ 1,000.00	0.20% APY*
1 Year	\$ 500.00	0.25% APY*
2 Year	\$ 500.00	0.50% APY*
3 Year	\$ 500.00	1.00% APY*

Loans	Term	APR^ as Low as:
New Vehicle	up to 72 months	3.50%
Used Vehicle	up to 60 months	4.50%
Recreational Vehicles	up to 10 years	5.50%
Off-Road Vehicles	up to 48 months	7.00%
Other Secured	up to 48 months	7.00%
Share Secured^^	up to 10 years	2.10%
Certificate Secured^^^	up to 10 Years	2.20%
Signature	up to 60 months	9.00%
Line of Credit	Variable	12.00%
Overdraft Line of Credit	Variable	15.00%
QuickLoan	up to 10 weeks	18.00%

All rates are subject to change without notice, restrictions apply.
 Please see our Truth in Lending Disclosure for important information.
 *APY= Annual Percentage Yield.
 **Penalty for early withdrawl. Fees could reduce earnings. Please contact our office at 800-716-2686 for further information on applicable fees and terms.
 ***Promotional rate, does not apply to other offers.
 ^APR=Annual Percentage Rate. Rates and financing are offered based on applicant's credit worthiness, the value and age of the collateral, and the amount borrowed.
 ^^Based on 2% above the previous month's share rate.

Account Fees

Effective 01/01/2012

Member Checking Fees		
Minimum Balance Fee	\$ 2.50	per month
Share Transfer Fee	Free	
Overdraft Transfer Fee	\$ 2.50	per transfer
Replacement Debit Card	\$ 7.50	per card
Replacement PIN number	\$ 7.50	per pin
Rush Replacement Card	\$ 45.00	per card
Rush Replacement PIN	\$ 45.00	per pin
Checks from Harland Clarke Check Printers	1st order Free then at cost	

Other Service Fees		
Outgoing Domestic Wire	\$ 25.00	per transfer
Incoming Wire	\$ 5.00	per transfer
LimitedChecking	\$ -	per month
4 or more LimitedChecks Cleared per month	\$10.00	per check
LimitedChecks order	\$ 10.00	per order
Dormant Account Fee	\$ 5.00	per month
Incorrect Address Fee	\$ 5.00	per month
Close Membership in CU	\$ 5.00	
Returned Item Fee	\$ 18.00	per item
Deposited Item Return 1st Party	\$ 25.00	per item
Deposited Item Return 3rd Party	\$ 5.00	per item
Negative Account Fee	\$ 10.00	per item
Stop Payment	\$ 5.00	per request
Photocopy of Check	\$ 2.50	per check
Statement Copy	\$ 2.50	per page
Visa Pre-auth Stop Pmnt	\$ 25.00	per item
Research Transactions	\$ 25.00	per hour

Late Fees

Late Payment fee: \$5.00 or 5% of the past due amount, whichever is greater.