

Rates and Fees as of August 25, 2021

AMERICAN
HERITAGE

VIRIVA
COMMUNITY CU

Savings		
Savings (Balances of \$100)	0.11% APY ¹	0.01% APY
Interest Checking (Balances of \$1,000)	0.10% APY ¹	NA
Money Market (Minimum balance \$25,000)	0.20% APY ¹	0.14% APY
High Yield Savings (Minimum balance \$10,000)	0.35% APY ¹	NA
CDs		
3 Months	0.20% APY ²	NA
4 Months	4.00% APY ³	NA
5 Months	0.30% APY ²	NA
6 Months	0.30% APY ²	0.25% APY
7 Months	0.30% APY ²	NA
8 Months	0.30% APY ²	NA
9 Months	0.30% APY ²	NA
10 Months	0.30% APY ²	NA
11 Months	0.30% APY ²	NA
12 Months	0.40% APY ²	0.35% APY
13 Months	0.45% APY ²	NA
15 Months	0.45% APY ²	NA
18 Months	0.50% APY ²	NA
24 Months	0.60% APY ²	0.50% APY
30 Months	0.65% APY ²	NA
36 Month	0.80% APY ²	0.65% APY
48 Months	0.80% APY ²	0.75% APY
60 Months	1.00% APY ²	0.85% APY
47 Month Bump-Up	0.60% APY ²	NA
59 Month Bump-Up	0.65% APY ²	NA

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New Auto Loan

36 Months	As Low As 2.74% APR ⁴	As Low As 2.79% APR
48 Months	As Low As 2.74% APR ⁴	As Low As 2.79% APR
60 Months	As Low As 2.74% APR ⁴	As Low As 2.79% APR
72 Months	As Low As 2.99% APR ⁴	As Low As 3.24% APR
84 Months	As Low As 3.49% APR ⁴	As Low As 3.99% APR

Used Auto Loan

36 Months	As Low As 2.84% APR ⁴	As Low As 2.79% APR
48 Months	As Low As 2.84% APR ⁴	As Low As 2.79% APR
60 Months	As Low As 2.84% APR ⁴	As Low As 2.79% APR
72 Months	As Low As 3.44% APR ⁴	As Low As 3.24% APR
84 Months	As Low As 3.49% APR ⁴	As Low As 3.99% APR

Home Equity Loan (80% LTV)

36 Months	2.49% APR ⁴	Not Offered
60 Months	3.74% APR ⁴	3.49% APR
84 Months	3.99% APR ⁴	3.99% APR
120 Months	4.24% APR ⁴	4.24% APR
144 Months	4.99% APR ⁴	4.49% APR
180 Months	4.99% APR ⁴	4.74% APR
240 Months	5.99% APR ⁴	Not Offered

Home Equity Loan (90% LTV)

36 Months	3.99% APR ⁴	Not Offered
60 Months	5.24% APR ⁴	3.99% APR
84 Months	5.74% APR ⁴	4.49% APR
120 Months	5.74% APR ⁴	4.74% APR
180 Months	5.74% APR ⁴	Not Offered
240 Months	6.49% APR ⁴	Not Offered

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Debit Card Fees		
Debit Card Transaction	\$1.00 (outside network)	\$1.00 per transaction
Card Reorder/Replacement	\$7.50	\$15.00
Replacement PIN	\$5.00	\$5.00 per PIN
ATM Return Deposit	\$10 under \$25.00 \$24.00 over \$25.00	\$20.00 per item
ATM Return Deposit (Written by Account Holder)	\$25.00	\$25.00 per item
ATM Return Deposit (Empty Envelope)	\$25.00	\$25.00 per item
ATM Overdraft Transfer	No Fee	\$1.00 per occurrence
ATM NSF	\$10.00	\$35.00 per occurrence
ATM Overdraft Advance NSF	\$24.00	\$30.00 per occurrence
ATM/Check Card Inactivity	No Fee	\$10.00 per occurrence
Card Reorder (due to bad address)	\$7.50	\$10.00
Debit Card Rush Order	\$18.00 to \$25.00	CU Actual Cost + \$4.00
Share Draft/Account Fees		
Stop Payment	\$25.00	\$20.00 per item
Stop Payment	\$5.00 per item	\$25.00 per series
Overdraft Advance	\$24.00	\$30.00 per item
Copy of Draft/Check	\$3.00	\$5.00 per item
Certified Draft/Check	Free	\$5.00 per item
Share Draft Return	\$25.00	\$35.00 per item
Money Market Draft Account Fee		
Draft Written Below \$500 Minimum	\$5.00	\$10.00 per draft
Excessive Withdrawal	\$20.00 per withdrawal (6)	\$10.00 per withdrawal
Inactive Fee	\$10.00 per month	\$5.00 per quarter

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General Fees		
Credit Card Cash Advance (\$5.00 min)	No Fee	No Fee
Credit Card Replacement	\$7.50	\$15.00
Credit Card Statement Copy	\$3.00	\$5.00 per statement
Credit Card PIN Replacement	\$5.00	\$5.00
Non-Member Check Cashing	\$5.00	\$10.00 per item
Return Deposit	\$25.00	\$20.00 per item
Return Deposit from Owner's Account	\$25.00	\$25.00
Verification of Deposit	No Fee	\$10.00 per item
ACH Overdraft Advance	\$10.00 Under \$25.00 \$24.00 Over \$25.00	\$30.00 per item
ACH Returned Item	\$25.00	\$35.00 per item
IRA Share Accumulation Acct. Early WD	No Fee	\$15.00 per withdrawal
Account Reconciliation	\$25.00 per ½ hour	\$25.00 per appointment
Stop Payment WD/Loan Check (within 10 days of issue)	No Fee	\$20.00
Wire Transfers (Outgoing-Domestic)	\$35.00	\$20.00 per item
Wire Transfers (Outgoing-International)	\$50.00	\$40.00 per item
Legal Process Fee	\$100.00	\$100.00
Account History Printout	\$2.00 up to 5 pgs. Mailed	\$2.00 per month
Statement Reprint	\$3.00 per statement	\$5.00 per statement
Member Withdrawal check Payable to Third Party	Free	\$1.25 per item
Bill Pay	Free	\$4.95 per month
Telephone Transaction	Free	\$2.00 per transaction
Stop Payment of ACH or Pre-Authorized Withdrawal	\$5.00 per item	\$20.00 per item
Stop Payment of EBP Item	No Fee	\$20.00 per item
Return of ACH One Time Transfer	\$25.00	\$25.00 per item
Cancel Stop Payment	No Fee	\$15.00 per item
IRA Rollover (direct transfer to other institution)	No Fee	\$20.00 per transfer
Inactive Account Fee	Free	\$10.00 per month
Share to Share Transfer	Free	\$1.00 per occurrence
Share Branching	No Fee	1 st 4 Visits free, \$3.00 per visit thereafter

Rates valid as of 8/25/2021 and subject to change without prior notice. Your rate may vary. For full list of fees, products, rates and disclosures please visit AmericanHeritageCU.org or Viriva.com.

(1) APY=Annual Percentage Yield paid on minimum balance listed. (2) Annual Percentage Yield (APY) listed paid on \$1000 minimum balance. \$500 minimum balance Share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. (3) Annual Percentage Yield (APY) listed paid on \$1000 minimum balance. One CD per Member Account, Maximum Deposit of \$2,000. (4) Annual Percentage Rate (APR) may be determined by an evaluation of applicant credit. Your rate may vary from the rate shown.

Federally Insured by NCUA. We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Federally insured by NCUA



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