

## LOAN RATES

Rates are set by the Board of Directors and are subject to change.  
Accurate as of 09/17/2018

<u>Loan Type</u>	<u>A.P.R.**</u>	<u>Max. Term</u>
<b><u>Unsecured</u></b>		
Personal \$500 - \$15,000	9.00%*	60 Mos.
Home Improvement \$1,000 - \$15,000	7.00%*	60 Mos.
Line of Credit (Overdraft Protection) \$500 - \$3,000	15.00%	N/A
VISA Classic Credit Card \$500 - \$10,000	10.00% – 18.00%* purchase 18.00% advance or balance transfer	N/A N/A
<b><u>Secured</u></b>		
VISA Secured Card	18.00%	N/A
Share Secured \$500–bal in savings acct.	3.00% above savings rate	120 Mos.

\* Your rate may vary from the above rate and will be determined by your credit history.

## **VEHICLE LOAN RATES** **PURCHASE AND REFINANCE\*\***

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## **100% FINANCING OFFERED ON NEW AND USED VEHICLES**

	<u>New APR***</u>	<u>Used APR***</u>
Up to 48 Mos.	2.25%*	3.49%*
Up to 60 Mos.	2.49%*	3.75%*
Up to 72 Mos.	2.75%*	3.99%*
Up to 84 Mos.	3.25%*	N/A

\* Your rate may vary from the above rate and will be determined by your credit history and type of vehicle.

\*\*Standard vehicle financing guidelines apply.  
Existing HCFFCU vehicle loans not eligible.

\*\*\* Annual Percentage Rate

## HOME EQUITY LOAN RATES

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### **FIXED RATE HOME EQUITY LOAN**

<u>Term**</u>	<u>FIXED A.P.R.***</u>
Up to 60 Mos.	3.99%*
UP TO 120 Mos.	4.49%*
Up to 180 Mos.	5.25%*

\* Your rate may vary from the above rate and will be determined by your credit history.

- \*\* Maximum LTV – 85%
- \*\* \$10,000 to \$250,000
- \*\* Refinance of Current Loan Available – Restrictions may apply - ask for details.
- \*\* Primary Residence Only
- \*\* 1- 4 family or condominium - CT properties only
- \*\* Maximum Term, 180 Mos.
- \*\* No Fees, No Points
- \*\* No closing Costs
- \*\* No Prepayment Penalties
- \*\* Subordination Requests \$75.00

### **HOME EQUITY LINE OF CREDIT**

- ◆ Open-end variable rate loan
- ◆ 5 year draw period with 15 year amortization (total 20 years maximum)
- ◆ Initial introductory rate 2.99% APR\*\*\* for 6 mos.
- ◆ Maximum LTV – 80%
- ◆ \$10,000 - \$150,000
- ◆ Primary Residence Only
- ◆ 1-4 family or condominium – CT properties only
- ◆ No fees, No points
- ◆ No closing fees (third party fees will be paid if line closed within two years)
- ◆ No prepayment penalty
- ◆ Monthly interest rate cycle
- ◆ Initial advance \$1,000 – minimum subsequent advances \$500
- ◆ Interest Rate Minimum – 3% APR\*\*\*
- ◆ Interest Rate Maximum – 18% APR\*\*\*
- ◆ No periodic cap

◆ After the introductory 6-month rate period, the rate will be a variable rate determined by your credit history and based on the Wall Street Journal Prime Rate.

\*\*\* Annual Percentage Rate

## SAVINGS RATES

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<u>Account Type</u>	<u>Minimum Balance to Earn APY</u>	<u>Annual % Yield</u>	<u>Dividend Rate</u>
Share	\$100.00	0.10%	0.10%
Savings	\$2500.00	0.15%	0.15%
	\$10,000.00	0.25%	0.25%
IRA (Individual Retirement Account)	\$100.00 \$2500.00 \$10,000.00	0.10% 0.15% 0.25%	0.10% 0.15% 0.25%
Club Accounts	\$100.00 \$2500.00 \$10,000.00	0.10% 0.15% 0.25%	0.10% 0.15% 0.25%

## **TERM SHARE CERTIFICATE RATES** **IRA TERM SHARE CERTIFICATE RATES**

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Accurate as of 09/17/2018

<u>Term</u>	<u>Min.</u>	<u>Annual % Yield*</u>	<u>Dividend Rate</u>
6 months	\$1,000	0.30%	0.30%
12 months	\$1,000	0.45%	0.45%
18 months	\$1,000	0.60%	0.60%

\* Minimum of \$1,000.00 to obtain annual % yield.

### **There is a significant penalty for early withdrawal**

**For up to date rates and account balances please call our Ever-Ready Teller (Audio response) at (203) 688-4500**

**For further rates, information or criteria on our lending or savings products, please visit our website: [HCFFCU.ORG](http://HCFFCU.ORG) or contact Member Services at 203-680-8668 Option 1.**

## Truth in Savings Account Disclosures

↓ The dividend rate and APY are subject to change after account opening and may change every dividend period as determined by the Credit Union Board of Directors.

↓ **Nature of dividends.** Dividends are paid from current income and available earnings, after required transfer to reserves at the end of a dividend period.

↓ **Compounding and crediting.** Dividends will be compounded quarterly and will be credited quarterly. For example, the beginning date of the first dividend period of the calendar year is January 1<sup>st</sup> and the ending date of such dividend period is March 31<sup>st</sup>. All other dividends follow this same pattern of dates. The dividend declaration date follows the ending date of dividend period, and for the example above is April 1<sup>st</sup>. If you close your regular share savings or IRA savings account before dividends are credited, you will receive accrued dividends. If you close any other savings or club account before dividends are credited, you will not receive accrued dividends.

↓ **Balance computation method.** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day.

↓ **Accrual of dividends.** Dividends will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

### **For Holiday and Vacation Clubs only.**

↓ For Holiday clubs, the balance will be paid out by transfer to another designated account the first week of October and the account will remain open for the next club term.

↓ For Vacation clubs, the balance will be paid out by transfer to another designated account the first week of April and the account will remain open for the next club term.

↓ Withdrawals are not permitted during the club term. There is a \$15.00 fee to close a club account before the end of its term. If you close your club account before dividends are credited, you will not receive accrued dividends.

↓ Once a club account has been closed, it cannot be reopened until the beginning of the next club term.

### **For Quarterly Clubs only.**

↓ Quarterly club withdrawals are limited to 4 per year, once per calendar quarter. Calendar quarters are: January 1<sup>st</sup> – March 31<sup>st</sup>, April 1<sup>st</sup>-June 30<sup>th</sup>, July 1<sup>st</sup>-September 30<sup>th</sup>, and October 1<sup>st</sup>-December 31<sup>st</sup>. More than one withdrawal per quarter results in account closure. If you close your account before dividends are credited, you will not receive accrued dividends. Once closed, quarterly accounts cannot be reopened until the end of the quarter following the account closure.

### **For Term Share/IRA Term Share Certificates only.**

↓ Compounding and crediting. Dividends will be compounded quarterly and will be credited quarterly. If you close your certificate account before dividends are credited, you will receive accrued dividends.

↓ Transaction limitation. After the certificate is opened, you may not make deposits into the account until the maturity date stated on the certificate.

↓ Early withdrawal penalties. We may impose a penalty if you withdraw funds before the maturity date. If the term is less than 1 year the penalty is 30 days. If the term is 1 year or greater the penalty is 90 days.

↓ Renewal policies. Per member instructions, certificate will either transfer to savings on maturity date or automatically renew at maturity. For automatic renewal, there is a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

**FEE Schedule – Effective 06/01/2019**

TYPE	AMOUNT
Share Draft/ACH/ATM/ Courtesy Pay Insufficient Funds	\$32.00
Share Draft/ACH/ATM Paid by Transfer	\$5.00
Reg. D – Charge for over 6 withdrawals or transfers on a savings or Money Market account per statement cycle	\$5.00 per withdrawal or transfer
NSF Deposited Item	\$25.00
Stop Payment	\$25.00
ACH Stop Payment	\$25.00
ACH Notification of Change	\$10.00
Copy of a Paid Share Draft	\$5.00
Copy of a Statement (each)	\$5.00
Copy Requests	\$0.50 per page
Duplicate Release of Lien or Title	\$25.00
Replacement Loan Coupon Book	\$5.00
Interim Statement (each)	\$5.00
Invalid Address Fee Returned Statement	\$2.50 Per Statement
Paper Statements Ages 60 and older - exempt	\$2.00 per statement
Reconcile or Reconstruct a Statement (By appointment)	\$20.00 per hour
Research Request We will charge this fee for research related to your account that we conduct at your request.	\$25.00 minimum fee

**Business Hours**

20 York St. Rm 80 CB New Haven, CT  
 Mon 8:00 am - 4:00 pm  
 Tues 8:00 am - 12:00 pm  
 Wed 8:00 am - 4:00 pm  
 Thurs 8:00 am - 4:00 pm  
 Fri 7:00 am - 4:00 pm  
 Closed Saturday & Sunday

1 Long Wharf Dr. Suite 101 New Haven, CT  
 Monday thru Friday:  
 8:30 am - 4:30 pm  
 Saturday: 9:00 am - 12:00 pm  
 Sunday Closed

**FEE Schedule – Effective 06/01/2019**

TYPE	AMOUNT
Escheat Fee	\$10.00
Levy/Garnishment	\$25.00
ATM Network Fee	\$2.00
ATM/Debit Replacement Card	\$15.00
FAX Data Request	\$2.00
Domestic Wire Fee	\$25.00
International Wire Fee	\$35.00
Incoming Wire Fee	\$10.00
Money Orders (Up to \$1,000)	\$3.50
Audio Response Checks*	\$4.50
Corporate Checks over \$1,000*	\$4.50
Quarterly Dormant**	\$5.00
VISA Late Payment Fee	\$25.00
VISA Replacement Card	\$15.00
VISA Over-the-Limit Fee	\$25.00
VISA Returned Payment	\$25.00
VISA Same Day Payment	\$25.00
IRA Annual Maintenance Fee	\$15.00
Early Closure of Holiday, Vacation or Quarter Club	\$15.00
Set of Twelve (12) Temporary Checks	\$10.00
Fresh Start Checking	\$10.00 per month
*After 2 checks in a given month	
**No activity on a savings account for 6 months and the member has no other open account or loan relationships with the Credit Union.	

**Business Hours**

267 Grant St. Perry 5 Bridgeport, CT  
 Mon 7:30 am - 3:30 pm  
 Tues 8:00 am - 3:30 pm  
 Wed 8:00 am - 3:30 pm  
 Thurs 7:30 am - 4:00 pm  
 Fri 7:30 am - 4:00 pm  
 Saturday Closed  
 Sunday Closed

Always Open – [HCFFCU.ORG](http://HCFFCU.ORG)  
 EverReady Teller [203-680-8600](tel:203-680-8600)



**TRUTH-IN-SAVINGS**

**RATE AND FEE SCHEDULE  
WITH  
LOAN RATES**

20 York Street

Room 80 CB

New Haven, CT 06510

P: 203-680-8668 F: 203-680-8459

1 Long Wharf Drive

Suite 101

New Haven, CT 06511

P: 203-684-1029 F: 203-684-2036

267 Grant Street

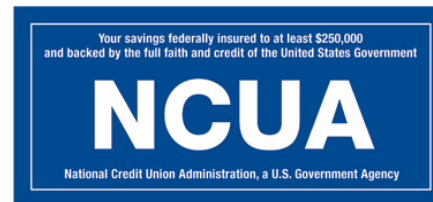
Perry 5

Bridgeport, CT 06610

P: 203-684-2095 F: 203-684-2364

Email: [info@hcffcu.org](mailto:info@hcffcu.org)

Website: [HCFFCU.ORG](http://HCFFCU.ORG)



**ACCOUNTS & SERVICES**

**ACCOUNTS**

- Share (Savings)
- Share Draft (Checking)
- Individual Retirement Accounts (IRA)
- Quarterly, Holiday & Vacation Clubs
- Term Share Certificates (CD)
- Visa & Loan Payment Accounts
- Multi-Purpose Accounts

**LOANS**

- Automobile (New, Used & Refinancing)
- Motorcycle (New, Used & Refinancing)
- Unsecured
- Share Secured
- Classic VISA Card/Secured VISA Card
- Overdraft Protection

**REAL ESTATE LOANS**

- First Mortgages
- Fixed Rate Home Equity Loans
- Home Equity Lines of Credit

**ELECTRONIC SERVICES**

Website: [HCFFCU.ORG](http://HCFFCU.ORG)

- Online Banking
- Remote Deposit Capture
- CardCierge
- Digital Wallet
- 24/7/365 Audio Response
- ATM Access
- Direct Deposit / ACH
- Electronic Loan & VISA payments
- Free Bill Pay
- Free Mobile App
- Allpoint ATM Network

**OTHER SERVICES**

- Payroll Deduction
- Domestic & International Wires
- Money Orders
- Debt Protection
- Mechanical Repair Coverage
- Accidental Death & Dismemberment  
& Life Insurance
- Family / Lifetime Membership
- Auto Insurance/Homeowners Insurance