

## IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS

from

**St. Paul Federal Credit Union**  
**1330 Conway St., Ste 200**  
**Saint Paul, MN 55106-5856**  
**(651)772-8744**

### LIMITED ACCESS ACCOUNT (S66)

**Minimum balance to open** - The minimum balance required to open this account is \$10.00. The minimum required to open this account is the purchase of a par value of a share in the credit union. This par share will be credited by the Credit Union upon account opening as an underserved membership promotion.

**Addition limitations** - After the account is opened, you may not make any additions.

**Fees and Charges** - The following fees and charges apply to this account:

- Account Closing Fee: \$10.00 per occurrence.
- Inactivity Fee (90 days no Activity): \$10.00 per occurrence.
- Check Cashing Fee: We impose a fee of 1% of the transaction amount. We reserve the right to refuse to cash any check.
- Coin Counting: We impose a fee of 1% of the transaction amount.
- Money Orders: We impose a fee of \$1.00 per money order. Maximum Value of \$1,000.00 per money order.
- Travelers Checks: We impose a fee of 1% of the transaction amount.
- Notary Service: We impose a fee of \$1.00 per signature.

**Par value of a share:** The par value of a share is \$10.00.

**Bylaw requirements** - You must complete payment of one share(s) into your savings account(s) as a condition of admission to membership. If you do not complete payment of at least one share(s) into your savings account(s) within ninety days of admission to membership, then you may be terminated from membership at the end of the dividend period in which the time elapses.

If the balance in your savings account(s) falls below the par value of one share and you do not increase the balance to at least that amount within 90 days of the reduction, you may be terminated from membership immediately.

If the balance in your share savings account falls below \$10.00, you will be considered an inactive member and will not be eligible for member services as

long as the balance remains below \$10.00. If the balance in your share savings account falls below \$10.00, you may be terminated from membership within 90 days.

No member may withdraw shareholdings that are pledged as required on security on loans without the written approval of the credit committee or a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholding below the amount of his or her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is comaker, endorser, or guarantor are delinquent, without the written approval of the credit committee or loan officer.

**National Credit Union Share Insurance Fund** - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

**Additional Terms** - The following additional terms apply to this account: This is an optional Credit Union access account. To participate in additional products and services with the Credit Union, the member must open a full access membership account and deposit a minimum of \$10.00 into the full membership account.

This account will not pay dividends and statements will be generated upon request.

Administratively closed accounts will be closed after 90 days of inactivity and will be subject to the \$10.00 inactivity fee.