



Further Information

You've got questions. We've got answers.

Stop by any PEFCU branch or call us at
(765) 497-3328 or (800) 627-3328.

All Share Accounts: Penalty for early withdrawal is the greater of \$25 or 90 days' dividends.

Annual Percentage Yield (APY): The APY means that the rate stated is actually the rate paid or earned on a yearly basis.

Certificate Accounts: Dividends are compounded daily and paid monthly using the daily balance method.

Checking: Dividends only paid to Premier / Select accounts; no dividends paid with daily balance less than \$1,000.00.

Fixed IRA and IRA Certificates: Minimum balance of \$500.00.

Home Equity Loans: Rates shown based on 80% loan/value financing up to 100% loan/value financing available at different rates. The Home Equity Line of Credit rate cannot be increased more than 6% over the original rate during the life of the loan.

IRA Certificates: Roth and Standard IRAs available in terms 12 month & up at rates .05% higher than standard certificates. Roth and IRA Money Markets are available at rates .05% higher than standard Money Market accounts with a minimum opening balance.

Money Market Accounts: \$2500 minimum to open. 6 free withdrawals per month (3 by check), with a \$5 withdrawal fee thereafter.

New Saver's Certificates: The dividend rate can change on the first day of each month based on an index (third Monday's 90 days T-Bill auction) and a margin. Not available as IRA certificates. Minimum balance is \$50; and automatic additions of at least \$50 per month are required.

Noncash Deposits: Dividends begin to accrue the effective date the account is credited.

Other: No dividends can be paid in excess of available earnings. The method used to determine all dividend and loan rates are established by the Rate Committee appointed by the Board of Directors. Rates are subject to change at any time.

Relationship Rewards: The average daily balance of your combined household deposit and loan balances qualifies you and your household as a Classic, Advantage, Premier or Select member (s). Based upon your membership level you are rewarded with specific loan discounts and/or deposit bonuses on auto loans, home equities and share certificates.

Savings Accounts: No dividends are paid on accounts with a daily balance less than \$5.01.

Savings, Money Markets and Checking Accounts: Dividends are compounded and paid monthly using the daily balance method.