

# Community Connect Federal Credit Union

A Community Partner for Life

First Quarter (Winter) 2020



Connecting with you in this issue about:

Titusville Hospital ATM – Page 1

2020 Holiday Hours – Page 1

Privacy Policy/2020 Fees – Page 2

***Titusville Area Hospital ATM is open for use!***

*Great CD rates!*

Stop in today and ask one of our friendly Member Service Representatives about our CD Rates!

## Holiday Closings and Hours 2020

Wednesday, January 1<sup>st</sup> – New Years Day – Closed

Monday, January 20<sup>th</sup> – Martin Luther King Jr. Day – Closed

Monday, February 17<sup>th</sup> – Presidents Day – Closed

Monday, May 25<sup>th</sup> – Memorial Day – Closed

Monday, September 7<sup>th</sup> – Labor Day – Closed

Monday, October 12<sup>th</sup> – Columbus Day – Closed

Wednesday, November 11<sup>th</sup> – Veterans Day – Closed

Thursday, November 26<sup>th</sup> – Thanksgiving Day – Closed

Thursday, December 24<sup>th</sup> – Christmas Eve – Closing at 12:00pm

Friday, December 25<sup>th</sup> – Christmas Day – Closed

Thursday, December 31<sup>st</sup> – Closing at 12:00pm



***Annual Meeting and Dinner  
March 25<sup>th</sup> 6:00pm  
Reynolds Rustic Venue in Titusville  
First 50 members to sign up are  
FREE!***



\*\*APY – Annual Percentage Yield  
\*APR – Annual Percentage Rate  
Rates are subject to change without notice



**What Does Community Connect FCU do with your personal information?**

**Why:**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Checking account information and overdraft history
- Payment history and transaction or loss history

**How**

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Community Connect Federal Credit Union chooses to share; and whether you can limit this sharing.

To limit our sharing:  
 - Call toll-free (800) 215-7958  
 Please Note:

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call toll-free (800) 215-7958

What we do	Personal information	Does Community Connect Federal Credit Union Share?	Can you limit this sharing?
How does Community Connect Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.		
How does Community Connect Federal Credit Union collect my personal information?	We collect your personal information, for example, when you - open an account or make a wire transfer - provide employment information or apply for financing - provide account information. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	Yes	No
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you. State law and individual companies may give you additional rights to limit sharing.	Yes	No
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	No	We don't share

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Community Connect Federal Credit Union does not share with our nonaffiliates so they can market to you.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include insurance companies

**Truth – in – Savings Rate & Fee Schedule  
 Share & Draft Accounts  
 Effective Date: January 1<sup>st</sup> 2020**

The rates and fees appearing in this schedule are accurate and effective for deposit accounts as of the last Dividend Declaration Date on this Rate and Fee Schedule.

If you have any questions or require current rate and fee information, please call the Credit Union.

\*This credit union is federally insured by the National Credit Union Administration.

**ACCOUNT FEES**

Share Savings Regulation D Penalty	\$ 2.00 per withdrawal after six (6) in any month
Non-Sufficient Funds (NSF)	\$ 33.00 per item
Overdraft Privilege	\$ 33.00 per item
Stop Payment	\$ 15.00 single item, \$25.00 per series (Member Drafts, ACH items, Money Orders & Counter Checks)
Image Copy	\$ 3.00 per item (Member Drafts, Money Orders & Counter Checks)
ACH Exceptions	\$ 2.00 per item after notification
Account Inactivity Fee	\$ 5.00 per month (If No Generated Activity in last 12 months on Savings and/or Checking)
Statement Copy	\$ 3.00 per statement
Account Escheat Filing	\$50 per account

**CHECK AND CREDIT CARD FEES**

Card Reissue	\$ 10.00
Instant Issue Card	\$ 10.00
PIN Reissue	\$ 5.00
Suspension Reactivation	\$ 7.00
Cash Advance	\$ 5.00 if not a Credit Union Visa; nonmember \$5.00
Late Payment	\$ 25.00 after 3 days or \$30 after 3 days if 2 <sup>nd</sup> offense in 6 months
NSF Payment	\$ 25.00
Foreign Transactions	2% of the amount

**LOAN FEES**

Late Payment	\$ 25.00 - \$35.00 after 10 days	
Electronic Lien Title Filing	\$ 20.00	
Encumbrance/Title Fees	\$ 81.00	<b>GAP Insurance</b>
UCC <sub>1</sub> Filing	\$ 100.00	Auto \$450.00
Home Equity Closing Costs	Varies	Motorcycle/ Boat \$450.00
		RV \$450.00

**OTHER SERVICE FEES**

Wire Transfer (In or Out)	\$ 20.00
Money Orders	\$ 2.00 per item, \$3.00 refund or exchange
Counter/Certified Checks	\$ 5.00 per item, \$3.00 refund or exchange
Faxes Incoming / Outgoing	\$ 2.00 if long distance and/or over 2 pages
Copies	\$ 0.20 per copy, \$0.20 if double-sided
Gift Cards / Travel Money Cards	\$ 5.00
Travel Money Card Reload	\$ 10.00 per reload
Address Changes	\$ 3.00 if the Post Office notifies us
Deposited / Cashed Item Return	\$ 20.00 per item
Credit Reporting dispute (E-Oscar)	\$ 25.00
IRS Levy or Civil Action Order	\$ 25.00 processing
Research & Acct. Reconciliation	\$ 40.00 per hour, Minimum Charge one hour

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