

## Our Rates & Service Charges



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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

### Rates for Savings, Checking and Certificate Accounts

| Effective Date:                | Dividend Rate | Annual Percentage Yield | Minimum Opening Balance | Minimum Balance to Earn APY | Minimum Balance to Avoid Service Charge | Dividends Compounded & Credited | Dividend Period |
|--------------------------------|---------------|-------------------------|-------------------------|-----------------------------|-----------------------------------------|---------------------------------|-----------------|
| 08/1/2025                      |               |                         |                         |                             |                                         |                                 |                 |
| <b>Regular Savings</b>         | .02%          | .02%                    | \$25.00                 | --                          |                                         | Quarterly                       | Quarterly       |
| <b>High Yield Savings</b>      |               |                         |                         |                             |                                         |                                 |                 |
| \$0.00 - \$2,499.99            | .01%          | .01%                    | \$2,500.00              | \$0.00                      |                                         | Monthly                         | Monthly         |
| \$2,500.00 - \$24,999.99       | .25%          | .25%                    |                         | \$2,500.00                  |                                         |                                 |                 |
| \$25,000.00 - \$49,999.99      | .30%          | .30%                    |                         | \$25,000.00                 |                                         |                                 |                 |
| \$50,000.00 - \$99,999.99      | .40%          | .40%                    |                         | \$50,000.00                 |                                         |                                 |                 |
| \$100,000.00 or more           | .45%          | .45%                    |                         | \$100,000.00                |                                         |                                 |                 |
| <b>Christmas Club</b>          | .01%          | .01%                    | --                      | --                          |                                         | Monthly                         | Monthly         |
| <b>Second Savings</b>          | .01%          | .01%                    | --                      | --                          |                                         | Monthly                         | Monthly         |
| <b>IRA Savings</b>             | .10%          | .10%                    | --                      | --                          |                                         | Monthly                         | Monthly         |
| <b>Basic Checking</b>          | NA            | NA                      | \$25.00                 | --                          |                                         |                                 |                 |
| <b>Premier Checking</b>        | .02%          | .02%                    | \$25.00                 |                             | \$300.00                                | Monthly                         | Monthly         |
| <b>HSA Checking</b>            | .02%          | .02%                    | \$25.00                 | --                          |                                         | Monthly                         | Monthly         |
| <b>Share Certificate</b>       |               |                         |                         |                             |                                         |                                 |                 |
| 3 Month                        | 4.14%         | 4.20%                   | \$500.00                | \$500.00                    |                                         | Quarterly                       | Quarterly       |
| 6 Month                        | 2.77%         | 2.80%                   |                         |                             |                                         |                                 |                 |
| 12 Month                       | 2.72%         | 2.75%                   |                         |                             |                                         |                                 |                 |
| 18 Month                       | 2.67%         | 2.70%                   |                         |                             |                                         |                                 |                 |
| 24 Month                       | 2.58%         | 2.60%                   |                         |                             |                                         |                                 |                 |
| 36 Month                       | 2.72%         | 2.75%                   |                         |                             |                                         |                                 |                 |
| 48 Month                       | 2.87%         | 2.90%                   |                         |                             |                                         |                                 |                 |
| <b>Jumbo Share Certificate</b> |               |                         |                         |                             |                                         |                                 |                 |
| 11 months                      | 4.14%         | 4.20%                   | \$100,000.00            | \$100,000.00                | --                                      | Quarterly                       | Quarterly       |
| <b>IRA Share Certificate</b>   |               |                         |                         |                             |                                         |                                 |                 |
| 12 months                      | 2.97%         | 3.00%                   | \$500.00                | \$500.00                    | --                                      | Quarterly                       | Quarterly       |

## Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield assumes that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

High Yield Savings accounts are Tiered Rate Accounts. For these accounts, if the account balance is within the range of a specific tier, the dividend rate and annual percentage yield for that tier will apply to the entire balance in the account.

### 2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

### 3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### 4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

### 5. Balance Information

The minimum balance(s) required to start each account, earn the stated Annual Percentage Yield, and avoid a service charge are set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts except Certificate accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For all Certificate accounts, dividends are calculated by using the Daily Balance method, which applies a periodic rate to the balance in the account for each day in the period.

### 6. Account Limitations

For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access your funds in your Christmas Club account, you will close the account.

### 7. Certificate Account Features

#### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account, except for the IRA Share Certificate account. You may make additional deposits in increments of \$500 or more to the IRA Share Account you have with us.

#### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

#### c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**1) Amount of Penalty.** The amount of the early withdrawal penalty is 90 days' dividends calculated on the amount withdrawn.

**2) How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the amount withdrawn at the dividend rate on the account. It applies whether the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from principal.

**3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

#### d. Renewal Policy

Automatically renewable certificates will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

When certificates that do not automatically renew reach maturity, the certificate account will be terminated, and the funds will be deposited to the Savings Account you have with.

#### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## Service Price Schedule January 1, 2024

|                                                   |                                           |
|---------------------------------------------------|-------------------------------------------|
| Share Account Inactivity .....                    | \$5.00/month-after 12 mos. under \$200.00 |
| Stop Payment.....                                 | \$30.00/request                           |
| Overdraft Protection Service .....                | \$5.00/transfer                           |
| Returned Checks (Deposits/Payments) .....         | \$10.00/item                              |
| Overdraft Item Paid Fee* .....                    | \$30.00 per presentment                   |
| Overdraft Item Returned Fee** (aka NSF Fee) ..... | \$30.00 per presentment                   |
| Teller Check (made to non-account holder) .....   | \$2.00/item                               |
| Account History Printout .....                    | \$5.00/month - First 2 months free        |
| Wire Transfer (outgoing) .....                    | \$25.00-domestic/\$50.00-foreign          |
| Account Reconciliation and/or Research .....      | \$25.00/hour (\$25.00 minimum)            |
| Affidavit of Loss .....                           | \$25.00/item                              |
| Pending ACH Early Deposit .....                   | \$20.00/per deposited item                |
| Money Order .....                                 | \$2.00/item                               |
| Bad Address .....                                 | \$5.00/month                              |
| Garnishment/Lien Assessment .....                 | \$50.00/assessment                        |
| Non-Member Check-Cashing.....                     | \$5.00/item                               |

### CHECKING ACCOUNTS

|                                          |                                               |
|------------------------------------------|-----------------------------------------------|
| Premier Checking Maintenance .....       | \$5.00/month - If min. balance not maintained |
| Health Savings Account Maintenance ..... | \$2.00/month                                  |
| Cleared Check Copy .....                 | \$5.00/item – Free with online access         |

### VISA® DEBIT CARD AND ATM ACCESS

|                                               |           |
|-----------------------------------------------|-----------|
| Transactions at Credit Union owned ATMs ..... | No Charge |
|-----------------------------------------------|-----------|

### Transactions at non-owned ATMs

|                                                         |                                                                                                                                                                                                                                              |
|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Withdrawal at other owned ATM .....                     | Basic: \$1.50/withdrawal                                                                                                                                                                                                                     |
| .....                                                   | Premier: \$1.50/withdrawal after 5 per month                                                                                                                                                                                                 |
| Inquiry .....                                           | \$1.50/inquiry                                                                                                                                                                                                                               |
| Transfer .....                                          | \$1.00/transfer                                                                                                                                                                                                                              |
| Non-Sufficient Funds (ATM or Debit Transaction) * ..... | \$30.00                                                                                                                                                                                                                                      |
| Replacement Card (BIN unchanged) .....                  | \$5.00/card                                                                                                                                                                                                                                  |
| Replacement Card (BIN changed) .....                    | \$10.00/card                                                                                                                                                                                                                                 |
| Replacement Card – Rush Delivery .....                  | \$30.00/card                                                                                                                                                                                                                                 |
| International Interchange (Debit Card).....             | Visa® interchange charge – pass through                                                                                                                                                                                                      |
| International Transaction .....                         | 1% of transaction amount (This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.) |

### BILL PAY

|                          |                                                    |
|--------------------------|----------------------------------------------------|
| Service Inactivity ..... | \$5.00/month - per calendar month if no bills paid |
|--------------------------|----------------------------------------------------|

### LOANS

|                                    |         |
|------------------------------------|---------|
| Promissory Note Modification ..... | \$25.00 |
| Skip-A-Pay .....                   | \$35.00 |

\*Accounts will be assessed the Overdraft Item Paid Fee (Standard or Extended Coverage) for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid. An overdrawn balance must be repaid within 32 days. We may not pay items under your Overdraft Privilege limit if you do not maintain your account in good standing by bringing your account to a positive balance within every thirty-two (32) day period for a minimum of 24 hours, if you default on any loan or other obligation to us or if your account is subject to any legal or administrative order or levy."

\*\*An Overdraft Item Returned Fee (NSF Fee) is assessed each time an item is presented against insufficient funds. Any item (check, ACH, or other electronic transaction) that is initially returned to the payee because the Available Balance in your account was not sufficient to cover the item can be represented by the payee for payment multiple times, which is beyond our control. We may charge an Overdraft Item Paid Fee or Overdraft Item Returned Fee (NSF Fee) regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.