



Savings Rate and Fee Schedule

Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement.

Effective August 01, 2019 (rates subject to change without notice)

Product	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Required Balance	Minimum to Earn Dividend
Savings Accounts – Regular and Club					
• Balances between \$500 and \$9,999.99	0.05%	0.05%	\$10	\$10	\$500
• Balances between \$10,000 and \$49,999.99	0.10%	0.10%	\$10	\$10	\$500
• Balanced between \$50,000 and over	0.15%	0.15%	\$10	\$10	\$500
Escrow Account	0.01%	0.01%	\$10	\$10	\$500
IRA Accounts – Traditional, Roth, and SEPP					
• Balances between \$500 and \$9,999.99	0.15%	0.15%	\$100	\$100	\$250
• Balances between \$10,000 and \$49,999.99	0.20%	0.20%	\$100	\$100	\$250
• Balanced between \$50,000 and over	0.25%	0.25%	\$100	\$100	\$250
Checking Accounts	-	-	\$10	\$10	-
Money Market Accounts					
• Balances between \$500 and \$9,999.99	0.30%	0.30%	\$500	\$500	\$500
• Balances between \$10,000 and \$24,999.99	0.50%	0.50%	\$500	\$500	\$500
• Balances between \$25,000 and \$49,999.99	0.60%	0.60%	\$500	\$500	\$500
• Balances between \$50,000 and \$99,999.99	0.70%	0.70%	\$500	\$500	\$500
• Balances between \$100,000 and over	1.09%	1.10%	\$500	\$500	\$500

Truth-In-Savings Disclosure

- RATE INFORMATION.** The dividend rate and Annual Percentage Yield on your accounts are as written above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the current dividend rate and frequency of compounding for an annual period. The dividend rate and the Annual Percentage Yield may change monthly as determined by the Credit Union Board of Directors.
- NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after providing for required reserves. The dividend rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
- CREDITING AND COMPOUNDING.** Dividends will be credited monthly. Dividends will be compounded or distributed as elected by you and as stated on your certificate voucher. Dividends credited to the certificate at the end of each dividend period become principal and are subject to early withdrawal penalty.
- ACCRUAL OF DIVIDENDS.** The dividend period begins on the first calendar day of each month and ends on the last calendar day of each month. Dividends begin to accrue on cash deposits and non-cash deposits on the business day you make the deposit to your account. Dividends accrued during the final period will be paid at maturity and not at the end of the dividend period.
- BALANCE INFORMATION.** Interest is calculated on the average daily balance method, which applies a periodic rate to the average daily balance in the account for that period. The average daily balance is determined by adding the principal amount in the account for each day of the period and dividing that figure by the number of days in the period.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and a valid driver's license or other identifying document.

Federally Insured by NCUA





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ACCOUNT SERVICE FEES	
Account Closure / Reopening	\$10
Account Setup Fee (Secondary account)	\$20
Visa Debit/ATM Card Maintenance	\$5
Certified Mail (default account)	\$10
Check Cashing Fee*	\$5
Club Account Early Withdrawal	\$5
Corporate Check Fee (first check free)	\$5
Dormant Account	\$10 per month
Fax Service Fee	\$5
Faxed Member Statement	\$5
Foreign Country Check Deposit	\$25
Legal Process Fee (garnishments)	\$15
Legal Process Fee (IRS levies)	\$15
Membership Fee	\$5
Outgoing Collection Item	\$25
Printed Account History (per page)	\$1
Replacement Plastic Card	\$10
Research (1 hour minimum)	\$25 per hour
Returned Mail Fee	\$10 per month
Rush Replacement Visa Card	\$35
Statement Copy (per month)	\$5
*Fee is charged for a same-day cash-back transaction when the member only maintains one account type (Savings) with the Credit Union with a balance of less than \$100	

Traditional / Roth IRA Account Closure Fee (if within 180 days)	\$30
Verification of Deposit	\$5
Verifications / Payoff Statement	\$5
Wire Transfer Outgoing (Domestic)	\$25
Wire Transfer Outgoing (International)	\$35
CHECKING ACCOUNT FEES	
Business Checking Account Fee	\$25 per month
Line-Of-Credit Late Fee	\$25 each
Line-Of-Credit Over Limit Fee	\$25 each
Line-Of-Credit Transfer Fee	\$5 each
Money Market Exceed Limit Fee	\$25 each
Overdrafts (NSF check or ACH returned to merchant)	\$25 each
Courtesy Pay Fee (Debit card transaction, NSF Check or ACH honored and NOT returned to merchant)	\$25 each
Check Copy	\$10 each
ELECTRONIC BILL PAYER FEES	
Bill Payer Service	No-Cost
Bill Payer Check Stop Payment	\$25 each
Bill Payer Check Copies	\$10 each
Bill Payer Electronic Payment Proof of Payment	\$10 each
**This fee is an addition to any fees that maybe charged by the owner of the ATM	

Negative Information Notice

We may report about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

Unsolicited Emails and Telephone Calls

The Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone regarding service and to respond to individual requests, we will never ask for personal information like ATM & Debit card pin numbers and Internet Banking passwords. Additionally, though we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount, and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any concerns or questions about any suspicious communication from The Credit Union, rather than provide any information, please do not hesitate to contact us by calling us at either 541.741.2605 or 800.452.6021.

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