

# 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	Dividends Compounded & Credited	Dividend Period
02-01-2025						
<b>CashBack Checking</b>	(as high as) .01%	(as high as) .01%	\$25	N/A	Monthly	Monthly
<b>Savings</b>	.10%	.10%	\$5	N/A	Monthly	Monthly
<b>Kids Accounts</b>	.10%	.10%	\$5	N/A	Monthly	Monthly
<b>Teens Accounts</b>	.10%	.10%	\$5	N/A		
<b>High Yield Savings</b>						
\$250,000+	2.23%	2.25%	N/A	N/A	Monthly	Monthly
\$100,000.00 to \$249,999.99	2.23%	2.25%				
\$50,000.00 to \$99,999.99	1.59%	1.60%				
\$25,000.00 to \$49,999.99	0.85%	0.85%				
\$1,000.00 to \$24,999.99	0.75%	0.75%				
Less than \$1000.00	0.10%	0.10%				
<b>Share Certificates</b>						
6 Month	3.93%	4.00%	\$500	N/A	Monthly	Monthly
1 Year	3.69%	3.75%				
2 Year	3.69%	3.75%				
3 Year	3.45%	3.51%				
4 Year	3.45%	3.51%				
5 Year	3.45%	3.51%				

## Explanation of Rates & Service Charges

As explained in the MSA, the "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 the accounts you have with us are identified above. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

High Yield Savings are Tiered Rate Accounts. For these accounts, if the balance is within the range of a particular tier, the specified Dividend Rate and Annual Percentage Yield for that tier will apply to the entire account balance. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

### 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. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

### 3. Compounding and Crediting

Dividends will be compounded and credited as identified 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 required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Cash Back Checking Rewards

Cash Back checking accounts are eligible to receive cash rewards for purchases using your Cash Back account debit card. Cash rewards are subject to separate terms and conditions.

## 7. Certificate Account Features

### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

### 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 penalty is based on the term of the certificate. For certificates with a maturity up to 6 months, the penalty is 60 days' dividends on the amount withdrawn. For certificates with a maturity greater than 6 months but less than 24 months, the penalty is 90 days' dividends on the amount withdrawn. For certificates with a maturity of 24 months or more, but less than 36 months, the penalty is 180 days' dividends on the amount withdrawn. For certificates with a maturity of 36 months or more, the penalty is 365 days' dividends on the amount withdrawn.

**2) How the Penalty Works.** The penalty is calculated on the amount of early withdrawal. If earned dividends are insufficient or have previously been withdrawn, the penalty will be deducted from the principal balance.

**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 owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction.

### d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts 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.

### 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.

## Our Service Charges

Service	Fee
Account Research	\$35.00 per hour; one-hour minimum
Bad Address	\$10.00 per month
Check Printing	Cost will vary based on check selection
CoinStar Fee	2.60% of the total – rounded up to the nearest penny.
Collection/Foreign Items	\$35.00 per item plus direct costs
Debit Card Expedited Delivery	\$45.00
Debit Card Foreign Transaction	1.50% 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.
Debit Card Replacement Lost/Stolen/Damaged Card	\$10.00 per card
Escheat Account	Any account deemed abandoned, per state law, will be assessed a \$100.00 fee or remaining balance if less than \$100.00
Foreign ATM Transaction	\$1.00 per transaction in excess of (5) five per month at non-proprietary ATMs. Other institutions may assess a fee when you use their ATM.
Inactive Account	\$10.00 per month per account if no activity for one (1) year
Legal Processing Fee	\$35.00
Official Check Purchase (payable to a third party)	\$5.00 per check
Official Check Replacement	\$30.00 per Official Check
Overdraft *	\$33.00 per presentment. Includes overdrafts created by ATM and other card transactions.
Insufficient Funds* (Paid)	\$33.00 per item. Includes check, in person withdrawals and other electronic payments.
Insufficient Funds * (Returned)	\$33.00 per presentment. Includes check and other electronic payments.
Outgoing Domestic Wire	\$20.00 per transaction
Paper Statement	\$2.00 per month; waived for primary members under 18 and primary members 65 & older
Pay by Phone With Credit/Debit Card	3.5% of payment amount + \$20.00 Assist Fee. The \$20.00 Assist Fee can be avoided by self-initiating the transaction via online banking website and mobile banking.
Pay by Phone ACH	\$20.00 Assist Fee. The \$20.00 Assist Fee can be avoided by self-initiating the transaction via online banking website and mobile banking.
Safe Deposit Box Rental (Annual Rent)	3" x 10" – \$40.00 5" x 10" – \$50.00 10" x 10" – \$85.00
Safe Deposit Box Drilling	Pass through cost
Safe Deposit Box Key Deposit	\$25.00. Refundable upon return of the keys.
Skip-A-Pay	\$30.00 per loan
Stop Payment	\$30.00 per member item

*\*An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.*