

Consumer Rate and Fee Disclosure



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The Rate and Fee Disclosure explains current terms, rates, and fees applicable to the savings, checking, and certificate accounts we offer. We may offer other rates and require other fees or amend the rates, fees, and other terms and conditions of accounts 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 Consumer Savings, Checking, and Certificate Accounts • Effective January 8, 2025

Effective January 8, 2025	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Fee	Dividends Compounded & Credited	Dividend Period
Savings Accounts (Main, Special, Minor, UTTMA, and Student)	.05%	.05%	\$5	\$100	n/a	Monthly	Monthly
Hero Savings Account	.80%	.80%	\$5	\$100	n/a	Monthly	Monthly
IRA Account (Traditional or Roth)	.25%	.25%	\$5	\$5	n/a	Monthly	Monthly
Cash Back Checking	.0%	.0%	\$0	n/a	n/a	n/a	n/a
Complete Checking¹ \$0.01-\$1,999.99	4.00%	4.07%	\$0	\$0.01	n/a	Monthly	Monthly
\$2,000.00 - \$9,999.99	1.49%	4.07%-2.02%					
\$10,000.00-\$14,999.99	.75%	2.02%-1.59%					
\$15,000.00 or more	.05%	1.59%-0.28%					
Opportunity Checking	.0%	.0%	\$0	n/a	n/a	n/a	n/a
Student Saver Checking	.25%	.25%	\$0	\$0	n/a	Monthly	Monthly
Maximum Money Market \$0.01-\$49,999.99	.10%	.10%	\$0	\$0.01	n/a	Monthly	Monthly
\$50,000.00-\$149,999.99 (*WSJP-7.00%)	.50%	.50%					
\$150,000.00-\$299,999.99 (*WSJP-6.75%)	.75%	.75%					
\$300,000.00 - \$499,999.99 (*WSJP-6.50%)	1.00%	1.00%					
\$500,000-999,999.99 (*WSJP-5.50%)	2.00%	2.02%					
\$1,000,000 and above (*WSJP-4.50%)	3.00%	3.04%					
Maximum Money Market Promotional Rate 6 Month Promo (*WSJP – 3.57%)	3.93%	4.00%	\$0	\$50,000	Monthly	Monthly	Monthly
Classic Money Market \$2,000.00 - \$9,999.99	.10%	.10%	\$2,000	\$2,000	\$2,000	Monthly	Monthly
\$10,000.00 - \$49,999.99	.10%	.10%					
\$50,000.00 and above	.15%	.15%					
Certificate (Regular and Jumbo) 6 Month	1.74%	1.75%	Regular CD \$500/ Jumbo CD \$100,000	Regular CD \$500/ Jumbo CD \$100,000	n/a	Monthly	Monthly
12 Month	2.96%	3.00%					
12 Month Hero	3.93%	4.00%					
18 Month	2.72%	2.75%					
24 Month	3.69%	3.75%					
36 Month	2.96%	3.00%					
48 Month	2.72%	2.75%					
60 Month	2.47%	2.50%					
Individual Retirement Account (IRA) Certificate 6 Month	1.84%	1.86%	Regular IRA CD \$500/ Jumbo IRA CD \$100,000	Regular IRA CD \$500/ Jumbo IRA CD \$100,000	n/a	Monthly	Monthly
12 Month	2.08%	2.10%					
18 Month	2.82%	2.86%					
24 Month	3.06%	3.10%					
36 Month	3.06%	3.10%					
48 Month	2.82%	2.86%					
60 Month	2.57%	2.60%					
8-Month Promotional Certificate	3.93%	4.00%	\$500	\$500	n/a	Monthly	Monthly
14-Month Promotional Certificate	3.93%	4.00%	\$500	\$500	n/a	Monthly	Monthly
8-Month Promotional Jumbo Certificate	3.93%	4.00%	\$100,000	\$100,000	n/a	Monthly	Monthly
14-Month Promotional Jumbo Certificate	3.93%	4.00%	\$100,000	\$100,000	n/a	Monthly	Monthly

¹WSJP is Wall Street Journal Prime rate.

Truth-in-Savings Disclosures

As explained in the MSA, the “Rate & Fee Disclosure” 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 indicated above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates and Maximum Money Market Accounts, the Dividend Rate and Annual Percentage Yield may change as determined by the Board of Directors.

For Maximum Money Market Accounts (MMMAs), the Dividend Rate and Annual Percentage Yield for the lowest balance tier can change as determined by the Board of Directors. The Dividend Rate, Annual Percentage Yield, and Margin, for the other balance tiers will be adjusted at the sole discretion of the Credit Union on the first of the month following a change to the index, Wall Street Journal Prime (WSJP). The Dividend Rate will equal the Prime Rate as published in The Wall Street Journal, less the margin amount in the table of rates. Rate tiers, with the exception of the first tier, will have a floor rate of no less than 0.50% Annual Percentage Rate. Maximum MMAs, Classic MMAs, and Savings accounts are Tiered Rate Accounts. If the balance in the account falls within the range for a particular tier, the specified Dividend Rate for that tier will apply to the entire balance in the account.

Complete Checking accounts are also Tiered Rate accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier.

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 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.

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 be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is indicated above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

Student Saver Checking accounts will be converted to a Complete Checking account at the end of the month in which the owner turns 18 years of age. Student Saver Checking is subject to a \$500 daily combined limit on ATM and Point of Sale Transactions. Student Saver Checking is not eligible for Choice Pay. Opportunity Checking is not eligible for Choice Pay, mobile deposits, or for transfers between financial institutions via Online Banking.

Please note an Opportunity Checking account will be closed if overdrawn for 30 days or more. If you maintain the Opportunity Checking

account in good standing for one year, you have the option to be converted to another checking account type and funds will be transferred to that account.

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 account term. For account terms of 12 months or less, the penalty is 90 days' dividends on the account. For account terms of more than 12 months to 36 months, the penalty is 180 days' dividends on the account. For account terms of more than 36 months, the penalty is 365 days' dividends on the account.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that would be earned on the amount withdrawn. If the accrued dividends are insufficient to pay the penalty, it 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

All 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. Promotional Certificates will not renew for the same term but will renew to the next lowest regular Certificate or jumbo Certificate (as applicable) term available. Hero Certificates will be transferred to a regular 12-month or regular 12-month jumbo certificate (as applicable).

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.

f. Rate Boost Program Features

Rate Boost Program only applies to new certificates opened on or after September 12, 2022. We reserve the right to discontinue this product at any time without notice. After you start the account, you may not make additional deposits to this Certificate account. Certificates pledged against a Certificate Secured Loan and Promotional Certificates do not qualify. You may request a one-time dividend rate boost if our certificate dividend rates increase over the term of the certificate. You must request the rate boost to receive it. The new dividend rate will be in effect for the remainder of the certificate term. Upon maturity, the certificate will renew to a certificate with the current dividend rate.

g. Promotional and IRA Certificates of Deposit Features

Promotional Certificates of Deposit and Individual Retirement Account (IRA) Certificate of Deposits are not eligible for the Rate Boost Program. Total Promotional Certificates may not exceed \$500,000 per member. IRA Certificate of Deposits are not eligible for Promotional Certificate Rate and Term.

8. Cash Back Account Features

a. Account Qualifications

In order to receive the additional benefits as described herein for a particular monthly qualification cycle, you must receive monthly e-Statements for the account.

b. ATM Fee Rebates

For any Cash Back Checking account, if you have met your qualifications during the monthly qualification cycle, we will reimburse you for ATM fees imposed during the monthly qualification cycle by our institution and other U.S. financial institutions. The maximum ATM fee rebate is \$25 for one qualification cycle. ATM fee rebates will be transferred to the checking account. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

c. Cash Back Checking

If the account qualifications are met for a monthly cycle, you will be refunded a percentage of the total amount of debit card purchases posted to the acct during that cycle. You will be refunded 0% if you perform nine or fewer debit card transactions during the cycle, 0.05% cash back on 10 to 49 transactions (calculated from first transaction), and 0.10% on more than 50 transactions (calculated from first transaction). There is no limit to the amount of cash back you receive in any monthly qualification cycle.

9. Complete Checking Account Features

a. Account Qualifications

In order to receive dividends and the additional benefits as described in provisions 9b. through 9c. for a particular monthly qualification cycle, you must receive monthly e-Statements, at minimum ten (10) debit card purchases per month must have posted and maintain a minimum aggregate direct deposit of \$150.00 to this account per month. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). A monthly qualification cycle is defined as the first calendar day through the last calendar day of the month. Rewards will be calculated and paid on the last day of each cycle. If account requirements are not met, the dividend rate on the entire balance is .0% for that monthly cycle. Account qualifications are checked on the last day of each month. If you start a new Complete Checking rather than converting from another checking account you have with us, you will receive qualifying dividends, ATM fee rebates and cash back on debit card transactions as described herein during the calendar month in which you started the account regardless of whether or not you meet the qualification requirements.

b. ATM Fee Rebates

For any Complete Checking account, if you have met your qualifications during the monthly qualification cycle, we will reimburse you for ATM fees imposed during the monthly qualification cycle by our institution and other U.S. financial institutions. The maximum ATM fee rebate is \$25 for one qualification cycle. ATM fee rebates will be transferred to the checking account. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

c. Cash Back Feature

If the account qualifications are met for a monthly qualification cycle for the Complete Checking account, you will be refunded .10% of the amount of debit card purchases posted to the account during that cycle. There is no limitation to the amount of cash back you receive in any Monthly Qualification Cycle.

10. Student Saver Checking Account Features

To qualify, account holders must (1) be between the ages of 10 and 17; (2) have a valid student ID; and (3) if under 16, have a qualified adult joint owner. ATM fees assessed by our institution or other U. S. financial institutions will be reimbursed each month. The maximum monthly reimbursement is \$25.

11. Maximum Money Market Promotional Rate Features

At our sole discretion, the number of Maximum Money Market Accounts per member may be limited.

a. Account Qualifications

To be eligible for the Promotional Rate, new money totaling at least \$50,000 must be deposited within twelve (12) days after the date of account opening. "New Money" is defined as funds transferred from another financial institution via ACH, cash, or check. Checks or transfers from other Members Choice accounts do not qualify as "New Money." At any time, we may waive the New Money requirement for the Promotional Maximum Money Market Account rate. APY applies for six (6) months after account opening ("Promotional Period"). After the Promotional Period, APY will be the then current applicable APY for the Maximum Money Market Account applicable tier. Promotion may end at any time. If \$50,000 New Money is not deposited within twelve (12) days of account opening, applicable APY for Maximum Money Market Account applies.

12. Early Pay

At our sole discretion, we may make your money available to you up to two days before we receive the funds from the payor. Early availability of direct deposits is dependent on when we receive your payor's payment instructions and/or fraud prevention overlays. These limitations may be modified at our sole discretion without advance notice. We do not guarantee early availability of any direct deposits, and eligibility of a direct deposit for early availability may change between pay periods. Any direct deposit not posted early will be made available according to our Funds Availability schedule. We reserve the right to discontinue the service at our sole discretion and without notice.

13. Hero Savings and Certificate Account Features

a. Account Qualifications

Only one Hero Savings account is allowed per membership number. Only consumer memberships may open a Hero Account. Hero accounts are limited to individuals in the following Professions:

- Medical Professionals such as doctors and nurses
- Active-Duty Law Enforcement Officers
- Active-Duty Military and Military Veterans
- Teaching Profession – Teachers and Administrative Staff
- Active Duty First Responders such as firefighters and EMTs

For Hero Savings accounts, the dividend rate expires 12 months after account opening and reverts to the dividend rate for a regular savings account.

Fee Schedule

Account Printout (First page).....	\$2.00	Money Order.....	\$3.00
Account Printout (Additional pages)	\$1.00	Non-Sufficient Funds* (ACH).....	\$32.00/presentation
Account Reconciliation	\$10.00 per hour	Non-Sufficient Funds* (ATM withdrawal)	\$32.00/presentation
ACH Manual Posting	\$10.00	Non-Sufficient Funds* (Check)	\$32.00/presentation
Any Overnight Deliveries.....	Current FedEx or UPS Rate	Non-Sufficient Funds* (Debit Card Purchase)	
ATM Withdrawal (Foreign Currency)	1%	\$32.00/presentation
Back-up Withholding	\$50.00	<i>*A Non-Sufficient Funds (NSF) Fee 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 presentation against insufficient funds will result in a separate Fee.</i>	
Bill Pay for Personal Accounts	Free	Notary for Non-members (Each stamp).....	\$5.00
Cancelled Check Copy		Opportunity Checking	
First 2 per statement.....	Free	Monthly account fee.....	\$5.00
Additional.....	\$3.00 each	(Will be waived if you use direct deposit or ACH for a total of \$400 in any given month)	
Cancelled CU Check Copy (must be in writing).....	\$5.00	Overdraft.....	\$32.00
Cashier's Check		(May apply to overdrafts created by check, in person withdrawal, ATM withdrawal, or other electronic means)	
Member	\$3.00	Overdraft Transfer (From savings or LOC).....	\$5.00
Replacement	\$28.00	Paper Statement Fee.....	\$2.00/month
Check Cashing	\$5.00 for checks \$1000 or less	<i>*Paper Statement fee will not be assessed to members under the age of 18 or over the age of 55.</i>	
.....	1% for checks over \$1000	Research Fee	\$25.00/hour
<i>(if member has only savings, less than \$300 on deposit, and no loan or checking)</i>		Research Copy Fee.....	\$3.00 per item
Check Copy.....	\$2.00	Research Document Retrieval.....	\$82.00/box
Check Printing.....	<i>Fee depends on style & quantity ordered</i>	Returned Item Fee (Non-member Account).....	\$10.00
Check Withdrawal by Overnight	Current Fed Ex Rate	Returned Item Fee (Member account).....	\$30.00
Classic Checking		Returned Item Fee (Non-profit account)	\$5.00
Monthly minimum balance fee	\$5.00	Returned Loan Payments.....	\$28.00
<i>(If minimum balance of \$300.00 is not maintained)</i>		Returned Mail Fee	\$5.00
Closed Membership (within 3 months)	\$10.00	Savings Account Below Minimum.....	\$5/month
Coin Machine Fee		Special Receipt Request	\$1.00
Member	4% of total	Stop Payment Fee	\$28.00
Non-Member.....	9% of total	Temporary Check	
Collection Items		(8 checks excludes new accounts)	\$3.00
Domestic.....	\$15.00	Verification of Deposit on Letterhead (Written).....	\$5.00
Foreign (Additional fees may apply)	\$25.00	Wire Transfer Fee (Outgoing)	
Computer Statement Copy Fee.....	\$5.00	Domestic.....	\$20.00
Debit Card Replacement Fee	\$5.00	International	\$40.00
Early Withdrawal Fee (CD).....	See disclosure	Online Domestic.....	\$15.00
Inactive Account Fee	\$5.00/month	Incoming	No Charge
<i>This fee applies during inactive months six through 11 and described as no member-generated account activity</i>			
International Debit Transactions.....	1% of transaction amount		
<i>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.</i>			
Legal Documents Replaced (1099, etc.)	\$10.00		
Legal Processing / Research.....	\$25/hour		
Medallion Stamp.....	\$25.00		
Classic Money Market Fee			
(When minimum of \$2,000.00 is not maintained).....	\$15.00		

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