

## Rate and Fee Schedule

Effective Date: 11/15/2022

| Account Type                           | Dividend Rates |                      |                    |                 | Balance Requirements |                 |                     |   |                                       |
|--|----------------|----------------------|--------------------|-----------------|----------------------|-----------------|---------------------|---|---------------------------------------|
|  | Dividend/APY   | Dividends Compounded | Dividends Credited | Dividend Period | Minimum Balance      | Interest Method | Additional Deposits | Withdrawals                               | Renewals                              |
| <b>Savings &amp; Checking Accounts</b> | 0.40% / 0.40%  | Daily                | Monthly            | Monthly         | \$5.00               | Daily Balance   | No Limit            | On Demand                                 | N/A                                   |
| <b>12 Month Certificate of Deposit</b> | 3.0% / 3.04%   | Daily                | Monthly            | Monthly         | \$500.00             | Daily Balance   | With CU Approval    | At maturity or with penalty (see 5.6 & 7) | Automatic renewal with a 10 day grace |
| <b>24 Month Certificate of Deposit</b> | 3.25% / 3.30%  | Daily                | Monthly            | Monthly         | \$500.00             | Daily Balance   | With CU Approval    | At maturity or with penalty (see 5.6 & 7) | Automatic renewal with a 10 day grace |
| <b>30 Month Certificate of Deposit</b> | 3.50% / 3.56%  | Daily                | Monthly            | Monthly         | \$500.00             | Daily Balance   | With CU Approval    | At maturity or with penalty (see 5.6 & 7) | Automatic renewal with a 10 day grace |

**1. Rate information.** The Annual Percentage Yield (APY) is the amount of interest paid assuming the given rate is compounded and paid monthly for one year. Dividends will begin to accrue on the business day of deposit.

**2. Balance Information.** Minimum balance requirements shown above.

**3. How Dividends are calculated.** Dividends are calculated using the Daily Balance method. The stated interest is applied to the balance at the end of the each day, and then accumulated and paid the last day of the month.

**4. Closing an account.** If you close your account, you will receive the interest earned through the date prior to the date of closing.

**5. Certificate of deposit Early Withdrawal Penalty.**

We may impose a penalty of the greater of 90 days interest upon early withdrawal of all or part of your certificate OR \$25.

**6. Exceptions to early withdrawal Penalties.**

At our option, we may allow withdrawal(s) before maturity without penalty upon the death or legal incompetency of an account owner, or for any reason with the approval of the credit union.

**7. Certificate Renewal.**

Your certificate will automatically renew for another similar term upon maturity. You have 10 days from the maturity date to withdraw funds without an early withdrawal penalty.

**FEE SCHEDULE**

- \* Deposited Check Return Fee - \$10.00
- \* Non Sufficient Fund (NSF) Items - \$20.00 - refer to Checking Account Agreement.
- \* Stop Payment of a members check or electronic transaction - \$10.00 Fee
- \* Stop Payment of a check issued by the Credit Union on your behalf - \$30.00 Fee
- \* Replacement of lost or damaged Debit Card - \$10.00 Fee \*Priority Rush - \$40.00 Fee
- \* Account Transfers - By member request or to cover checking account NSF - No Charge.
- \* Wire Transfers - Not Available - Contact CU for options to electronically transfer funds.