

Rates and fees are subject to change. Contact us for the most current information regarding rates and fees. The following rates and fees are applicable to your account(s), services, and/or transactions, as of 12/03/2018.

SAVINGS, SPENDING & MONEY MARKET ACCOUNT

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Account Limitations	Dividends Compounded	Dividends Credited/Dividend Period	Minimum Opening Deposit	Minimum Daily Balance to Avoid Monthly Service Fee	Monthly Service Fee
Membership Savings	0.050%	0.05%	None	Quarterly	Quarterly/ Quarterly	\$1.00	-	-
Plan Ahead Savings	0.050%	0.05%				-	-	-
Money Market Savings								
Tier 1 less than \$2,500	0.050%	0.05%	\$2.00 per withdrawal beginning with the 7 th withdrawal per month.	Monthly	Monthly/Monthly	\$2,500.00	\$2,500.00	\$5.00
Tier 2 \$2,500 - \$24,999	0.100%	0.10%						
Tier 3 \$25,000 - \$49,999	0.150%	0.15%						
Tier 4 \$50,000 - \$99,999	0.200%	0.20%						
Tier 5 \$100,000 & Greater	0.499%	0.50%						
Escrow Savings	0.030%	0.03%	Withdrawals will be made by the credit union on your behalf and are allowed only for the purpose of paying real estate related expenses.	Monthly	Monthly/Monthly	-	-	-
Accumulation IRA Savings*								
Tier 1 less than \$2,500	0.050%	0.05%	None	Monthly	Monthly/Monthly	\$500.00	-	-
Tier 2 \$2,500 - \$24,999	0.100%	0.10%						
Tier 3 \$25,000 - \$49,999	0.150%	0.15%						
Tier 4 \$50,000 - \$99,999	0.200%	0.20%						
Tier 5 \$100,000 & Greater	0.499%	0.50%						
Spending Account	NONE	NONE	None	N/A	N/A	\$25.00	-	-
Spending Plus Account	0.030%	0.03%	None	Monthly	Monthly/Monthly	\$25.00	\$700.00	\$7.00
Digital Spending Account	NONE	NONE	Meet these requirements to earn cash rewards of \$0.05 per debit card purchase up to \$10 per month; enrollment in Online/Mobile Banking, Bill Pay, eStatements, direct deposit or Round Up, and 15+ debit card transactions each month. ATM transactions do not qualify. Direct deposit within 35 days of statement date. Online/Mobile Banking requires a successful login every six months to remain active.	N/A	N/A	\$25.00	-	-
HSA Spending Account	0.030%	0.03%	Bounce Protection and Overdraft Protection not available.	Monthly	Monthly/Monthly	\$25.00	-	-

BUSINESS SAVINGS, CHECKING & MONEY MARKET ACCOUNTS

Business Membership Savings	0.05%	0.05%	None	Quarterly	Quarterly/ Quarterly	\$1.00	-	-
Business Savings	0.05%	0.05%	None	Quarterly	Quarterly/ Quarterly	-	-	-
Business Money Market Savings								
Tier 1 less than \$2,500	0.050%	0.05%	\$2.00 per withdrawal beginning with the 7 th withdrawal per month.	Monthly	Monthly/Monthly	\$2,500.00	\$2,500.00	\$5.00
Tier 2 \$2,500 - \$24,999	0.100%	0.10%						
Tier 3 \$25,000 - \$49,999	0.150%	0.15%						
Tier 4 \$50,000 - \$99,999	0.200%	0.20%						
Tier 5 \$100,000 & Greater	0.499%	0.50%						
Small Business Checking	NONE	NONE	The 1 st 100 items** processed free per month. Additional Items ** \$0.25 each.	N/A	N/A	\$50.00	-	-
Business Checking	NONE	NONE	The 1 st 350 items** processed free per month. Additional Items ** \$0.25 each.	N/A	N/A	\$100.00	\$1,500.00	\$8.00
Business Volume Analysis	NONE	NONE	Avg. monthly balance produces an "Earnings Credit" that may offset part or all item/service charges. Deposits processed \$0.30 per item. Deposited items, checks paid, and ACH debits/credits \$0.10 per item.	N/A	N/A	\$100.00	-	\$15.00

OTHER SERVICE FEES	
Account Reconciliation	\$25.00 per hour; \$12.50 minimum charge
Account Research	\$25.00 per hour; \$12.50 minimum charge
Bad Address/No Mail	\$5.00 per month
Bearer Coupon	\$10.00 per coupon
Bounce Protection Fee	\$35.00 per occurrence
Business Membership Savings Early Withdrawal Fee	\$5.00 if closed within 3 months
Cashier's Check	\$5.00 per check***
Check Cashing Fee	\$5.00 per check. Members excluded from this charge include: <ul style="list-style-type: none"> • Member in good standing with any loan service • Members under the age of 18 or over 50 • Members with direct deposit • Members with \$250 aggregate balance over past 60 days
Check Copy	\$5.00 per item
Check Printing Fee	Price varies by style
Coin Machine	8.9% of total (Non-Members)
Credit/Debit Card Rush Fee	\$30.00
Deposited Item Return Fee	\$35.00 per item; \$12.00 per item if written by third party
eStatement	No charge
Foreign Currency Handling Fee	\$50.00 (Exchange for U.S. Currency) \$25.00 (Exchange for Foreign Currency)
Foreign Transaction Fee	Up to 1% of transaction amount
Inactive/Dormant Account Fee	\$5.00 per month charged after 365 days
Instant Issue Replacement Card	\$15.00
IRA Early Withdrawal Fee	\$50.00 if closed or taken below \$500.00 minimum balance within 6 months
Items sent for Collection	\$10.00 per item plus any fee charged by the fiscal agent
Legal Notices/Levy Fee	\$100.00
Membership Savings Early Withdrawal Fee	\$5.00 if closed within 3 months
Money Order	\$5.00 per money order***
Money Service Business Fees	<ul style="list-style-type: none"> • Cash Deposits \$10.00 per deposit and 0.05% of total bill amount • Cash Withdrawals \$10.00 per withdrawal, 0.10% of total bill amount, and 3.5% of total coin amount • Cash Exchanges 0.10% of total bill amount and 3.5% of total coin amount
Notary Fee	\$0.00 (Members) \$3.00 (Non-Members)
Non-Sufficient Funds (NSF) Fee	\$35 per occurrence
Out of Network ATM Fee	\$1.00 per occurrence
Overdraft Fee	\$35.00 per item
Overdraft Transfer Fee	\$1.00 per occurrence
Overnight Check Payments	\$20.00 per payment
Paper Statement Fee	\$2.00 per statement (excludes ages 65 and over, and under 18)
Par Value of One Share	\$1.00
Photo Copy Fee	\$0.25 per copy
Replacement Visa Debit Card (obtained by mail)	\$5.00
Single Service Account Fee	\$10.00 per month if only a membership savings account and balance less than \$100.00 (excludes ages 21 and under, and 65 or older)
Statement Copy Fee	\$2.00 per statement
Stop Payment Fee	\$35.00 per request
Verification of Deposit/Loan/Mortgage	\$15.00 per form
Web Bill Pay	Next Business Day Draft \$14.95 Second Business Day Draft \$9.95 Second Business Day Electronic \$4.95 Gift Check \$2.99 Donation Check \$1.99
Wire Transfer Fee (Incoming)	\$10.00 per transfer
Wire Transfer Fee (Outgoing)	\$15.00 per transfer (Domestic)**** \$80.00 per transfer (International)
EFT FEES	
ACH Overdraft Fee	\$35.00 per item
Bounce Protection Fee	\$35.00 per item
Debit Card Overdraft Fee	\$35.00 per item
SAFE DEPOSIT BOX FEES	
Annual Rental 3x5	\$35.00 per year
Annual Rental 5x5	\$40.00 per year
Annual Rental 3x10	\$45.00 per year
Annual Rental 5x10	\$70.00 per year
Annual Rental 7x10	\$85.00 per year
Annual Rental 10x10	\$100.00 per year
Past Due Box Fee	\$15.00
Re-Key Fee	\$15.00
Storage Fee	Equals the amount of the box rent
Replacement of Biometric Card(self-service)	\$5.00
Change of Locks	*****Varies – will equal the fees assessed to the Credit Union.
Drilling of Boxes	

This credit union is federally insured by the National Credit Union Administration. For more information about savings, money market, and spending accounts, please see the Truth-In-Savings Disclosure on page 12 of the Membership Agreement.

****Items** - Item includes all deposits, deposited items, checks paid, ACH credits and debits, and all other credits and debits to the account. Excludes: ATM and Debit Card PIN transactions and share withdrawals.

*****Cashier's Checks and Money Orders** - Four cashier's checks or money orders at no charge per quarter for Spending Plus Accounts or members age 60 or older.

******Domestic Wires** - No fee for outgoing domestic wire transfers for Spending Plus Accounts and members age 60 or older.

*******Safe Deposit Box** - Any charges assessed for changing of locks or drilling of boxes would be the same as the fees assessed to the credit union. Safe deposit boxes are available at 18 of our branch locations; sizes vary.

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CUSTOM CERTIFICATE ACCOUNTS FOR CONSUMERS AND BUSINESSES						
TERM	Minimum Opening Deposit to Earn APY					
	\$500.00 - \$2,499.99		\$2,500.00 - \$99,999.99		\$100,000.00 and Greater	
	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)
3-5 Months	0.150%	0.15%	0.150%	0.15%	0.250%	0.25%
6-11 Months	0.200%	0.20%	0.200%	0.20%	0.300%	0.30%
12-23 Months	1.391%	1.40%	1.391%	1.40%	1.490%	1.50%
24-35 Months	1.638%	1.65%	1.638%	1.65%	1.736%	1.75%
36-47 Months	1.687%	1.70%	1.687%	1.70%	1.785%	1.80%
48-59 Months	1.834%	1.85%	1.834%	1.85%	1.933%	1.95%
60 Months	2.178%	2.20%	2.178%	2.20%	2.276%	2.30%
Rate is Fixed or Variable	Fixed		Fixed		Fixed	
Dividends Compounded	Monthly		Monthly		Monthly	
Dividends Credited	Monthly		Monthly		Monthly	
Additional Deposits	Not Allowed		Not Allowed		Not Allowed	
Early Withdrawal Penalty	See Section 8		See Section 8		See Section 8	
Renewals	Automatic with a 10 day grace period		Automatic with a 10 day grace period		Automatic with a 10 day grace period	

PROMOTIONAL CERTIFICATE ACCOUNTS									
Term and Type	Dividend Rate	Annual Percentage Yield (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty	Renewals
12 Month Promo	2.472%	2.50%	Fixed	Monthly	Monthly	\$500.00	Not Allowed	See Section 8	Automatic with a 10 day grace period. See Section 13.
30 Month Promo	2.960%	3.00%	Fixed	Monthly	Monthly	\$500.00	Not Allowed	See Section 8	Automatic with a 10 day grace period. See Section 13.

CERTIFICATE TERMS AND CONDITIONS

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all fixed rate accounts, the dividend rate and APY will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The dividend period for all certificates is monthly, for example, the dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends will be credited and compounded at the end of each month and upon maturity.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid services fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.

4. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS ON NON-CASH ITEMS. Dividends will begin to accrue on the business day that non-cash items (e.g. checks) are deposited to the account.

6. MATURITY. Your account will mature according to the term indicated on your maturity notice and as indicated on your account summary or statement.

7. TRANSACTION LIMITATIONS. In most cases, you may not make a partial withdrawal from a certificate or make additional deposits before the maturity date. The Credit Union may designate certain promotional certificates to allow these transactions.

8. EARLY WITHDRAWAL PENALTIES. The penalty for withdrawal of any of the principal (no penalty on dividends) prior to maturity date will equal 50% of simple dividends projected to be earned over the term of the certificate.

The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. The penalty applies whether or not the dividends have been earned and may result in the loss of principal. **Exceptions to Early Withdrawal Penalties:** We may, at our discretion, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) if an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) if the account is a Traditional IRA Account and any portion is paid within 7 days after the establishment of the account provided the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; (3) and if the account is an IRA Account and the owner attains the age of 70½.

9. RENEWAL POLICY. Unless you otherwise instruct us, your certificate will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE / NONNEGOTIABLE. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

11. DOUBLE PLAY PROMOTIONAL FEATURE. The Credit Union may designate certain certificates to have a one-time rate adjustment during the life of the certificate. If this feature is made available, the dividend rate will be considered to be variable. If this right is exercised by the member, the rate to which the certificate is adjusted will be the rate offered on a custom certificate that has the same term and balance as originally contracted on the double play certificate, but it will not change any other feature of the certificate, including the maturity date.

12. IRA CERTIFICATES. Any certificate may be opened as an IRA Certificate.

13. PROMOTIONAL CERTIFICATES. Promotional certificates are only offered for a limited time. A promotional certificate will automatically renew as a custom certificate with the same term, but may have different features. *External funds* are funds not currently on deposit with the Credit Union. *Internal funds* are funds currently on deposit with the Credit Union.