

RATE & FEE SCHEDULE

Rates Effective
12-1-2025
And are subject to change

The rates, fees, and terms applicable to your account at Northern Skies are provided in this Rate and Fee Schedule. Northern Skies may offer other rates for these accounts from time to time.

	Dividend Rate/APY Annual Percentage Yield	Dividends Compounded & Credited	Dividend Period	Minimum Balance to Open	Minimum Balance to Earn APY	Balance Method	Transfer/ Withdrawal Limitations
SHARE SAVINGS							
	0.10% APR / 0.10% APY	Quarterly	Quarterly	\$5.00	\$0.01	Daily	Allowed
SPECIAL PURPOSE SAVINGS ACCOUNT							
	0.10% APR / 0.10 APY	Quarterly	Quarterly	\$0.00	\$1.00	Daily	Allowed
MONEY MARKET SHARES							
\$2,500 - \$9,999.99	0.30% APR / 0.30% APY	Monthly	Monthly	\$0	\$2,500	Daily	Allowed
\$10,000 - \$24,999.99	0.55% APR / 0.55% APY						
\$25,999 - \$49,999.99	0.60% APR / 0.60% APY						
\$50,000 - \$99,999.99	0.65% APR / 0.65% APY						
\$100,000+	0.70% APR / 0.70% APY						
JUMBO MONEY MARKET SHARES							
Under \$100K	0.25% APR / 0.25% APY	Monthly	Monthly	\$0.00	\$0	Daily	Allowed
\$100,000 - \$200,000	1.25% APR / 1.25% APY						
Over \$200K	1.65% APY / 1.65% APY						
SHARE CERTIFICATES							
Under \$100,000							
90 days	1.89% APR / 1.90% APY	Quarterly	Anniversary	\$500.00	\$500.00	Daily	Not Allowed
180 days	3.46% APR / 3.50% APY						
12 months	3.94% APR / 4.00% APY						
18 months	3.94% APR / 4.00% APY						
24 months	2.96% APR / 3.00% APY						
36 months	3.06% APR / 3.10 % APY						
\$100,000+							
12 months	4.04% APR / 4.10 % APY	Quarterly	Anniversary	\$500.00	\$500.00	Daily	Not Allowed
18 months	4.04% APR / 4.10% APY						
24 months	3.06% APR / 3.10% APY						
36 months	3.16% APR / 3.20% APY						
IRA SAVINGS ACCOUNT							
	0.15 % APR / 0.15 % APY	Quarterly	Quarterly	\$0.00	\$0.01	Daily	Allowed
IRA SHARE CERTIFICATES							
Up to \$100,000							
12 months	4.23 % APR / 4.30 % APY	Quarterly	Anniversary	\$500.00	\$500.00	Daily	Not Allowed
24 months	2.97 % APR / 3.00 % APY						
\$100,000+							
12 months	4.23 % APR / 4.30 % APY	Quarterly	Anniversary	\$500.00	\$500.00	Daily	Not Allowed
24 months	2.97% APR / 3.00 % APY						

- Except as specifically described, the following disclosures apply to all of the accounts. All account described in this Rate & Fee Schedule are share accounts.
- Rate Information.** The Annual Percentage Yield is a percentage rate that 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 savings and checking accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of directors and are the prospective rates and yields that the credit union anticipates paying for the applicable dividend period. For all certificate of deposit accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield on Certificate Accounts is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
 - Nature of Dividends.** Dividends are paid from the current income and available earnings after required transfers to reserves at the end of the dividend period.
 - Dividend Compounding and Crediting.** The compounding and crediting and dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar date of the Dividend Period and ends on the last calendar day of the Dividend Period.
 - Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts the dividends are calculated by the Daily Balance method which applies a periodic rate to the daily balance in the account for the period. The daily balance is the balance in the account each date of the dividend period.
 - Accrual of Dividends.** For all accounts, dividends will begin to accrue on non cash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will be paid.
 - Transaction Limitations.** After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.
 - Maturity.** Your account will mature as indicated on the Rate and Fee Schedule or on your Account Receipt or Renewal Notice.
 - Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been earned on the account. However, under no circumstances will there be a forfeiture of the original principal amount.
 - Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable.

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PEAK REWARDS CHECKING+							
\$0.01 - \$15,000	4.89% APR / 5.00% APY		Monthly	\$0.00	\$0.01	Daily	Allowed
Over \$15,000	0.15% APR / 0.15% APY						
All balances if requirements are not met	0.01% APR / 0.01% APY						
MEMBER CHECKING							
	N/A	N/A	N/A	\$0.00	N/A	N/A	Allowed

PEAK Rewards Checking accounts are limited to one per member. No monthly maintenance fee and no minimum balance is required to earn rewards. There is no limit as to the number of transactions that can be made to or from this account.

+Qualifications. To earn rewards, qualifications must be met during the qualification cycle. All rewards that are earned are transferred into your PEAK Rewards Checking Account to meet monthly qualifications members must:

- Have at least 12 debit card purchases of at least \$5.00 post and settle to the account during the month (requirement, waived for the first qualification cycle). Transactions may take one or more business days to post and clear to an account from the date the transaction is made. In the event that a transaction is reversed, it will be deducted as a qualifying transaction during the cycle in which it is posted. ATM withdrawals do not count as debit card purchases.
- Have at least 1 direct deposit or ACH credit of at least \$100 post and settle during the month (requirement waived the first qualification cycle).
- Be enrolled in and log into online banking at least one time during the month.
- Be enrolled to receive eStatements.

Qualification Cycle. The Qualification Cycle means a period beginning on the first day of the current month through the last day of the current month. Mondays through Saturdays are considered business days as it relates to processing with the exception of the Federal Holidays in which we are closed. The initial Qualification Cycle begins on the day this account is opened.

Rates are effective as of the date above and may change without notice after the account is opened. Fees may reduce earnings. The daily balance method is used to calculate the dividends on your account. The Annual Percentage Yield (APY) - disclosed on the PEAK Rewards Checking account assumes that dividends earned compound. Dividends are credited on the last day of the month. If you close your account before the qualification cycle has ended, rewards from that period will be forfeited.

ATM surcharges of up to \$10 per month will be reimbursed if monthly qualifications+ are met and no surcharges will be refunded for non-qualifying accounts during that qualification+ cycle. We will make our best effort to identify ATM fees that are eligible for reimbursement, based on the information we receive from card networks and ATM operators. In the event that you have not received reimbursement for a fee amount that you believe to be eligible, please call us at 907-561-1407. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. The collective total of all ATM fees that will be reimbursed for a qualification will not exceed the \$10 limit established for each qualification cycle. ATM fee reimbursement will be credited to your account on the last day of your statement cycle. Note: ATM withdrawals do not count as a qualifying debit card transaction for purposes of earning rewards within this account.

FEES & CHARGES

Fees Effective
11-5-25
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SAVINGS	
Inactive Account Fee	\$5.00
Per month/per account	
If combined deposit balance is less than \$50 with no member initiated activity for one year, fee is waived with loan activity on the same account.	
Escheat Fee	\$20.00
CHECKING	
Maintenance Fee	\$5.00
(If no direct deposit or if balance falls below \$100 within the month.)	
Non-Sufficient Funds (NSF)	\$25.00
Courtesy Pay / NSF Check and Debit Clearing Fee	
(Fee based on amount of overdraft)	
Amount between:	
\$0.00 - \$ 5.00	\$0.00
\$ 5.01 - \$10.00	\$5.00
\$10.01 - \$15.00	\$10.00
\$15.01 - \$20.00	\$15.00
\$20.01 - \$25.00	\$20.00
Over \$25.00	\$25.00
Transfer for Overdraft	\$5.00
Stop Pay	\$10.00 per item
Stop Pay Series	\$20.00
Counter Checks	\$0.25
Order of Checks	Varies
Loan	
SMART Loan Application Fee	\$20.00
Loan Payment by Card	\$4.95
Skip-A-Pay	\$25.00
Subordination Fee	\$75.00
Ascend Annual Fee	\$25.00
DMV Rush Fee	\$10.00

OTHER:	
Cashiers Check (Credit Union Draft)	\$1.00
Money Order (M.O.)	\$1.00
Stop Payment of Cashiers Check or M.O.	\$10.00
VISA Card Order Rush Delivery Fee (per card)	\$25.00
VISA Gift Card (per card)	\$4.95
VISA Travel Money Card (re-loadable)	\$9.95
(plus \$4.95 per re-load)	
Coin Counter for Member or Non-Member	FREE
Wire Transfer	\$20.00
International Wire Transfer	\$60.00
International Service Assessment (ISA)	One percent (1%)
Outgoing Foreign Item Collection Fee	\$25.00
Safe Deposit Boxes (3"x5")	\$40.00 per year
Safe Deposit Boxes (5"x5")	\$40.00 per year
Safe Deposit Boxes (3"x10")	\$60.00 per year
Safe Deposit Boxes (5"x10")	\$70.00 per year
Safe Deposit Boxes (7"x10")	\$85.00 per year
Safe Deposit Boxes (10"x10")	\$105.00 per year
Safe Deposit Box - New Key	Varies
Notary for Member or Non-Member	FREE
Verification of Deposit	\$10.00
Returned Deposited Item (if written by self)	\$20.00 per item
Research (\$5.00 minimum)	\$15.00 per hour
Levy/Garnishment Fee	\$40.00 per item
Cash Advance Fee	\$4.95