

The following rate/APY\* and fee schedule information is applicable to your accounts at evergreenDIRECT Credit Union (eDCU) as of the effective date shown above. eDCU may add to or change the rates and fees contained in this schedule without prior notice. For rate information, please visit our website at [www.evergreenDIRECT.org](http://www.evergreenDIRECT.org) or call (360)943-7676/(800)327-4286  
\*APY=Annual Percentage Yield

	Details	Dividend Rate	APY
<b>Regular Savings</b>	\$250 to earn dividends	.05%	.05%
<b>Unlimited Auxiliary Shares</b>	\$250 to earn dividends	.05%	.05%
<b>Limited Auxiliary Shares</b>	\$100 to earn dividends	.05%	.05%
<b>Youth Savings</b>	\$25 to earn dividends	.10%	.10%
<b>Escrow Savings</b>	\$100 to earn dividends	.05%	.05%
<b>Kasasa Saver Savings</b>	Balances up to \$25,000*	.99%	1.00%
	Balances over \$25,000*	.05%	.05%
	Account qualifications not met	.05%	.05%
<b>Kasasa Cash Checking</b>	Balances up to \$25,000*	4.16%	4.25%
	Balances over \$25,000*	.05%	.05%
	Account qualifications not met	.05%	.05%
<b>IRA Shares</b>	\$250 to earn dividends	.25%	.25%
<b>Money Market</b>	\$2,500	.30%	.30%
	\$10,000	.35%	.35%
	\$20,000	.40%	.40%
	\$35,000	.50%	.50%
	\$50,000	.60%	.60%
	\$75,000	1.25%	1.26%
<b>Save to Win Share Certificate</b>	\$25 to open; 12-month certificate	3.68%	3.75%
<b>Term Share/IRA Certificate</b>	<b>\$1,000-\$49,999</b>	<b>Dividend Rate</b>	<b>APY</b>
<b>12 month</b>	3.68%	3.75%	3.75%
<b>24 month</b>	2.47%	2.50%	2.50%
<b>36 month</b>	2.00%	2.02%	2.02%
<b>48 month</b>	2.00%	2.02%	2.02%
<b>60 month</b>	2.00%	2.02%	2.02%
		<b>Dividend Rate</b>	<b>APY</b>
		<b>\$50,000+</b>	
		3.68%	3.75%
		2.47%	2.50%
		2.00%	2.02%
		2.00%	2.02%
		2.00%	2.02%

\*Qualifications must be met to earn these rates. Please refer to the Membership Agreement & Truth in Savings Disclosures.

### FEE SCHEDULE

Account Activity/Duplicate Statement (up to 3 pages)	\$5 minimum	Account Activity/Duplicate Statement (additional pages)	\$2 each
Account Research (one hour minimum)	\$30 hour	ATM Deposit Adjustment	\$25
Cashier's Check	\$2 each	Check Cashing	\$5
Direct Checking Account Service Fee	\$0	Copy of a Cleared Draft (more than 5 per month)	\$.50 each
Deposited Items Returned Unpaid	\$28	Early Account Closure Fee (within 60 days of account opening)	\$10 or balance of account
Excessive Withdrawals-Limited Auxiliary Shares (more than one per month)	\$15 each	Excessive Withdrawals-Money Market (more than three per month)	\$3 each
Excessive Withdrawals-Regular Share (more than three per month)	\$.50 each	Fax/Copy Fee (per page)	\$1
Foreign Check Collection	\$50	Garnishment or Levy Fee	\$20
Inactive Account (12 months)	\$5 per month	IRA Closure Fee	\$25
IRA Yearly Maintenance (if end of year balance is less than \$1,000)	\$35	Low Balance Fee	\$5
Money Order	\$2 each	Mortgage Subordination Review Fee	\$250
Overdraft Protection Transfer	\$2 per transfer	Overdrawn Account Fee (accounts overdrawn for 10 or more consecutive business days)	\$25
Overdraft/NSF Item (paid or returned) No daily limit on number of fees	\$28	Paper Statement Fee	\$1 per cycle
PIN Reorder/PIN Lockout Reset/Force Activation	\$5	Replace Lost/Stolen VISA Card	\$10 per card
Repossession for Redemption (plus third-party fees)	\$200	Return Statement Handling (after 2nd cycle)	\$5 per cycle
Share Draft Replaced with Cashier's Check	\$25	Special Handling (checks or VISA debit or credit card mailed to credit union)	\$10
Stop Payment Fee	\$28	Temporary Checks (12 checks)	\$5
Unblock Recovered Lost/Stolen VISA Card	\$5 per card	VISA Debit Card Merchant Receipt (provided charge was authorized by member)	\$12
Wire Transfer International (incoming)	\$20	Wire Transfer Domestic (incoming and outgoing)	\$20
Wire Transfer International (outgoing)	\$60		