

For questions or inquiries, contact:



3710 168th Street NE, Suite A108
Arlington, WA 98223
(877) 601-0000 Toll Free or (360) 435-5400

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

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

SAVINGS, CHECKING, CASH MANAGEMENT, HOLIDAY CLUB, PAWS, & TEEN SAVERS ACCOUNTS

EFFECTIVE DATE: _____

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Savings	SEE SEPARATE RATE SHEET		Fixed	Daily	Monthly	\$5.00	None	None
Holiday Club			Fixed	Daily	Monthly	\$5.00	None	None
PAWS/Teen Savers			Fixed	Daily	Monthly	\$5.00	None	None
Cash Management:								
\$2,500.00 - \$49,999.99	SEE SEPARATE RATE SHEET		Fixed	Daily	Monthly	\$2,500.00	None	\$2,500.00
\$50,000.00+			Fixed	Daily	Monthly	\$50,000.00		\$50,000.00
Individual Retirement (IRA)			Fixed	Daily	Monthly	--	None	None
Free Checking	0.00%	0.00%	--	--	--	\$25.00	None	None
Fresh Start Checking	0.00%	0.00%	--	--	--	\$25.00	None	None

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. The dividend rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

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 service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

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. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. TRANSACTION LIMITATIONS. For **Holiday Club Accounts**: the entire balance will be transferred to your share account on or after November 1st and the account will remain open.

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: _____

Account 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
Certificates - \$1,000 - \$49,999.99									
6 Months	SEE SEPARATE RATE SHEET		Fixed	Monthly	Monthly	\$1,000.00	Allowed	90 days dividends	Automatic with 7 day grace period
12 Months							Allowed	90 days dividends	
24 Months							Not Allowed	180 days dividends	
36 Months							Not Allowed	180 days dividends	
60 Months							Not Allowed	180 days dividends	
Certificates - \$50,000.00 +									
6 Months	SEE SEPARATE RATE SHEET		Fixed	Monthly	Monthly	\$50,000.00	Allowed	90 days dividends	Automatic with 7 day grace period
12 Months							Allowed	90 days dividends	
24 Months							Not Allowed	180 days dividends	
36 Months							Not Allowed	180 days dividends	
60 Months							Not Allowed	180 days dividends	
1 Year Jumbo - \$100,000.00 +									
	SEE SEPARATE RATE SHEET		Fixed	Monthly	Monthly	\$100,000.00	Not Allowed	90 days dividends	Automatic with 7 day grace period

- 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. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The dividend rate and APY may change at any time as determined by our Board of Directors. 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 "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.
- 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 service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.
- 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.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.
- 6. MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.
- 7. EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** Once posted to the certificate, monthly dividends may be withdrawn with no penalty. We may, at our option, pay the account before maturity without imposing an early withdrawal penalty if an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction.
- 8. RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of _____ :

FEE SCHEDULE

Checking Account Fees

Draft/Check Overdraft Transfer	\$5.00/Day
ATM/Debit Card Transfer	\$5.00/Item
Overdraft Fee	\$30.00/Item
NSF Fee	\$30.00/Item
Returned Item Processing	\$20.00
Check Copy	\$2.00/Copy, first 2 free
Stop Payment	\$25.00/Request
Check Printing	Prices may vary depending on style
Fresh Start Checking	\$10.00/Monthly

Other Service Fees (applicable to all accounts)

Account Reconciliation/Research	\$20.00/Hour
Statement Copy	\$3.00/Copy
<i>Official Checks:</i>	
With Checking or Cash Management	\$2.00/Each, first 2 free
Without Checking or Cash Management	\$2.00/Each
<i>Coin Counter:</i>	
MCCU Members with an active checking account	No Charge
MCCU Member without an active checking account OR a Nonmember	5% of total
*Returned Mail	\$5.00/Item
*Inactive Membership	\$10.00/Month (12 Month Period)
*Single Service Check Cashing	\$5.00 for accounts with a savings only relationship, with a minimum balance below \$500.00. A hold may apply
*Fees waived for members under 18 years old	

Share Value

Par Value of One Share	\$5.00
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Wire Transfer Fees

<i>Domestic:</i>	
Outgoing	\$20.00/Transfer
Incoming	\$10.00/Transfer
<i>Foreign:</i>	
Outgoing	\$40.00/Transfer
Incoming	\$10.00/Transfer

Electronic Funds Transfer Fees

<i>Rush Delivery:</i>	
Debit/ATM Card	\$60.00
VISA Credit Card	\$60.00
<i>Card Replacement:</i>	
Debit/ATM Card	\$10.00/Card
VISA Credit Card	\$10.00/Card

Retirement Account Fees

Annual Maintenance	\$15.00/Account
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Safe Deposit Box Fees

3" x 5" Box	\$25.00/Year
3" x 10" Box	\$40.00/Year
5" x 5" Box	\$35.00/Year
5" x 10" Box	\$60.00/Year
6" x 10" Box	\$65.00/Year
10" x 10" Box	\$90.00/Year
Replacement Key	\$20.00
Box Drilling	Market Price

