

# Our Rates & Service Charges



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“Our Rates & Service Charges” explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

## Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded and Credited	Dividend Period
06/01/2022							
<b>Share Savings</b>	.15%	.15%	\$5.00	\$100.00	n/a	Quarterly	Quarterly
<b>Kasasa Saver Savings</b>							
<b>Qualifying*†</b>							
\$0.01 - \$10,000.00	0.499%	0.50%	n/a	n/a	n/a	Monthly	Calendar Month
\$10,000.01 or more	0.247%	0.50% - 0.27%					
<b>Non-qualifying</b>	0.050%	0.05%					
<b>Easy Access Money Market</b>							
\$1,500 - \$2,499	.20%	.20%					
\$2,500 - \$7,499.99	.25%	.25%	\$2,500.00	\$2,500.00	\$2,500.00	Monthly	Monthly
\$7,500.00 - \$24,999.99	.30%	.30%					
\$25,000.00 - \$49,999.99	.35%	.35%					
\$50,000.00 or more	.40%	.40%					
<b>Regular Checking</b>	n/a	n/a	n/a	n/a	n/a	Monthly	Monthly
<b>Kasasa Cash Checking</b>							
<b>Qualifying†</b>							
\$0.01 - \$10,000.00	3.203%	3.25%	\$50	n/a	n/a	Monthly	Calendar Month
\$10,000.01 or more	0.250%	3.25% – 0.52%					
<b>Non-qualifying</b>	0.050%	0.05%					
<b>Kasasa Tunes Checking</b>	n/a	n/a	\$50	n/a	n/a	Monthly	Calendar Month
<b>Kasasa Cash Back Checking</b>	n/a	n/a	\$50	n/a	n/a	Monthly	Calendar Month
<b>IRA</b>	.35%	.35%	n/a	\$100.00	n/a	Quarterly	Quarterly
<b>Association</b>	.15%	.15%	n/a	\$100.00	n/a	Quarterly	Quarterly
<b>Christmas Club/Any Season</b>	.25%	.25%	n/a	\$100.00	n/a	Annually	Annually
<b>Member Choice</b>	.15%	15%	\$5.00	\$100.00	n/a	Quarterly	Quarterly
<b>Youth Accounts (0-18)</b>	.15%	.15%	n/a	\$100.00	n/a	Quarterly	Quarterly

†Kasasa accounts must meet the account qualifications set forth in the Explanation of Rates and Service Charges Disclosures below in order to earn the qualifying dividend rate and APY.

For Qualifying Kasasa accounts, domestic ATM fees incurred during qualification cycle will be reimbursed up to \$4.99 per single transaction and \$20.00 per month. Limit one per member.

<b>Effective Date:</b> 06/01/2022	<b>Dividend Rate</b>	<b>Annual Percentage Yield</b>	<b>Minimum Opening Balance</b>	<b>Minimum Balance to Earn APY</b>	<b>Dividends Compounded and Credited</b>	<b>Dividend Period</b>
<b>Certificate of Deposit</b>						
<b>6 Month</b>	.65%	.65%	\$500	\$500	Quarterly	Quarterly
<b>12 Month</b>	.85%	.85%	\$500	\$500	Quarterly	Quarterly
<b>12 month Super Kids</b>	2.62%	2.65%	\$100 min \$2,500 max	100	Quarterly	Quarterly
<b>24 Month</b>	1.05%	1.05%	\$500	\$500	Quarterly	Quarterly
<b>36 Month</b>	1.15%	1.15%	\$500	\$500	Quarterly	Quarterly
<b>48 Month</b>	1.19%	1.20%	\$500	\$500	Quarterly	Quarterly
<b>60 Month</b>	1.39%	1.40%	\$500	\$500	Quarterly	Quarterly
<b>IRA Certificate of Deposit</b>						
<b>6 Month</b>	.65%	.65%	\$500	\$500	Quarterly	Quarterly
<b>12 Month</b>	.85%	.85%	\$500	\$500	Quarterly	Quarterly
<b>24 Month</b>	1.05%	1.05%	\$500	\$500	Quarterly	Quarterly
<b>36 Month</b>	1.15%	1.15%	\$500	\$500	Quarterly	Quarterly
<b>48 Month</b>	1.19%	1.20%	\$500	\$500	Quarterly	Quarterly
<b>60 Month</b>	1.39%	1.40%	\$500	\$500	Quarterly	Quarterly

## Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. For all accounts except Checking, Certificates and Easy Access Money Market Accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors. For Easy Access Money Market Accounts and Checking, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

#### a. Tiered Rate Accounts

The Easy Access Money Market Account is a tiered rate account. The Dividend Rate for a particular tier will apply to the entire balance if the account balance is within the balance range for that tier.

#### b. Kasasa Accounts

Kasasa Saver, Kasasa Cash Checking, and Kasasa Tunes Checking accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. For Kasasa accounts, the Dividend Rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier.

The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by choosing to have Kasasa Saver linked to Kasasa Cash, you understand that the dividends earned in the Kasasa Cash account are automatically transferred into the Kasasa Saver each statement cycle and therefore do not remain in the Kasasa Cash account and do not compound. As a result, the actual dividend amount paid for Kasasa Cash may be less than the APY disclosed for that account. Kasasa Saver APYs may be less than the Kasasa Cash APYs.

### 2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

### 3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### 4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

### 5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Account Limitations

For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account with us on or after September 30, and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account may be closed.

### 7. Kasasa Account Features

There is a limit of one Kasasa account per member. No commercial accounts may participate in this program. The following features are unique to Kasasa accounts:

#### a. Account Qualifications

In order to earn the Qualifying Rate specified in the schedule above and to qualify for additional benefits as described herein for a particular Monthly Qualification Cycle, Kasasa Saver, Kasasa Cash, and Kasasa Tunes accounts must satisfy the following requirements: 1) a minimum of 10 signature-based or PIN based debit card purchases post to the Kasasa Cash or Kasasa Tunes account; 2) you receive monthly e-Statements for the account; 3) You must access online banking at least once; 4) you must have at least one ACH debit or bill pay transaction post to the account. Please note that the transactions MUST actually post to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to the account. Transactions in a pending state as of the end of the cycle will not count as a qualifying transaction for that cycle. Kasasa Saver accounts must be linked to a Kasasa Cash checking account. If the linked checking account satisfies the qualification requirements for a Monthly Qualification Cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the nonqualifying rate for the that cycle.

#### b. ATM Fee Rebates

For any Kasasa account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions up to \$4.99 per single transaction and \$20.00 per month. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

#### c. Kasasa Tunes Checking

If the account qualifications are met for a Monthly Qualification cycle for the Kasasa Tunes Checking Account, you will be refunded up to \$20 for iTunes® and/or Amazon.com® purchases that post to and settle account during the first 60 days after you open the account. Refunds will be credited to the account on the last day of the statement cycle in which refundable purchases were made. In addition, each qualification cycle, you will earn up to \$7 in refunds of iTunes and/or Amazon.com purchases if qualifications are met during previous monthly qualification cycle. Purchases must be made with a debit card associated with the Kasasa Tunes account. iTunes is a registered trademark of Apple, Inc. and Amazon.com is a registered trademark of Amazon Inc. Apple Inc. and Amazon Inc. are not participants in or sponsors of this program.

**8. Certificate Account Features**

**a. Account Limitations**

After you start the account, you may not make additional deposits to a Certificate Account.

There is a limit of one per social security number for our 12 Month Super Kid CD.

**b. Maturity**

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

**c. Early Withdrawal Penalty**

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**1) Amount of Penalty.** For Certificates with a term of 12 months or less the penalty is 90 days' dividends. For Certificates with a term over 12 months, the penalty is 180 days' dividends.

**2) How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that has been or would be earned at the nominal dividend rate on the account. It applies whether or not

the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**d. Renewal Policy**

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**e. Nontransferable/Nonnegotiable**

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**Our Service Charges**

**ACCOUNTS**

Account Reconciliation / Research .....	\$25.00 per hour min
Account Printout / Statement / Fax .....	\$1.00 per page
Cashier's Check / Money Order .....	\$2.00 each
Courtesy Pay .....	\$28.00 per item
Check Copy .....	\$5.00 per check
Dormant Account.....	\$5.00 per month
Early Withdrawal from Club Account .....	\$5.00
Escheat.....	\$75.00
Foreign Item Processing.....	\$10.00
Legal / Government Processing .....	\$75.00
Non- Member Check Cashing.....	\$10.00 per check
Non-Sufficient Funds (NSF)* .....	\$28.00
Overdraft Transfer .....	\$5.00 per transfer
Paper Statement Processing.....	\$2.00 each
Returned Item Unpaid.....	\$10.00 per item
Return Mail / Bad Address .....	\$15.00 per month
Second Chance Checking .....	\$10.00 per month
Service Reinstatement.....	\$30.00
Stop Payment (personal & cashiers) .....	\$28.00
Telephone Transfers / Inquires .....	\$3.00
Unmatched Items .....	\$5.00 per item
Verification of Deposit .....	\$5.00

**ELECTRONIC SERVICES**

ACH Origination (one time) .....	\$10.00
ATM Card .....	\$10.00
ATM pin-based transaction .....	\$1.00 per transaction (after 10 per month)
ATM / Debit / Credit Card Replacement .....	\$10.00
Bill Pay Inactivity .....	\$5.00 per month
Card Payment Origination by Phone .....	\$10.00
Debit / Credit Card Reactivation .....	\$5.00
Expedited ATM / Debit Card .....	\$75.00
International Transaction Fee.....	1% of transaction amount <i>This fee applies to any card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>
VISA Gift Card (reloadable) .....	\$7.50
VISA Gift Card (one time use).....	\$4.00
Wire Transfer (Incoming / Domestic) .....	\$3.00
Wire Transfer (Outgoing / Domestic) .....	\$25.00

**LOANS**

Carfax Report.....	\$19.95
Late Title (After 60 days).....	\$30.00
Skip- A-Payment .....	\$30.00 per skip
Mortgage Modification .....	\$500.00
Mortgage Subordination.....	\$200.00

*\*An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentment against insufficient funds will result in a separate charge.*