



## SAVINGS AND CHECKING RATE & CHARGE SCHEDULE

The rates, charges and limitations applicable to your account are provided below. This schedule is incorporated as part of your account disclosures. For each of the accounts below, the dividend period is monthly and dividends are compounded and credited monthly. A balance of \$5 must be maintained in Primary Savings or Organizational Savings to maintain credit union membership.

Effective Date: November 12, 2021

<b>ACCOUNT RATES AND TERMS</b>											
	Share Savings	Special Savings	IRA Daily	Health Savings Account	Nonprofit Money Market Savings	Money Market Savings	Premium Money Market Savings			Free Checking	Not Currently Offered Premium Checking
<b>Average Daily Balance Range to Earn the Stated APY</b>	\$5 +	\$0 +	\$0 +	\$0 +	\$0 +	\$1,000 +	\$25,000 - 99,999.99	\$100,000 - 249,999.99	\$250,000 +	\$0 +	\$0 +
<b>Dividend Rate</b>	0.05%	0.05%	0.10%	1.00%	0.25%	0.10%	0.10%	0.20%	0.25%	0.01%	0.02%
<b>Annual Percentage Yield</b>	0.05%	0.05%	0.10%	1.00%	0.25%	0.10%	0.10%	0.20%	0.25%	0.01%	0.02%
<b>Account Limitations: Refer to Account Disclosure</b>					Account transfer limitations apply	Account transfer limitations apply	Account transfer limitations apply				

### SERVICE CHARGE SCHEDULE

Draft, ACH, Bill Pay – Courtesy Pay/NSF Charge .....	\$32.00
Paid Overdraft Charge .....	\$32.00
Copy of Check Charge.....	\$5.00 per item
Check Printing Charge .....	Price may vary depending upon style
Statement Copy Charge.....	\$5.00 per month
Wire Transfer Charge (Member Outgoing).....	\$15.00 per transfer
Wire Transfer Charge (Non-member Outgoing).....	\$25.00 per transfer
Wire Transfer Charge (International Outgoing).....	\$60.00 per transfer
Draft, ACH, Bill Pay – Stop Payment Request Charge .....	\$20.00 per request
Money Order Charge .....	\$2.00 per item
NSF Items from Deposit Charge (Commercial Accounts).....	\$5.00 per batch
Canadian Transaction Charge .....	2%
Escheatment Charge .....	\$100.00
Commercial/Ag Application/Loan Document/Extension Charge .....	\$100.00
Consumer Application/Loan Document/Extension Charge .....	\$85.00
UCC Charge.....	At Cost
Garnishment/Levy Charge .....	\$30.00
Bill Pay – Overnight Charge .....	\$34.95
Bill Pay – 2nd Day Charge .....	\$29.95 Standard/\$6.95 Electronic
Bill Pay – Gift Pay Check Charge.....	\$2.99
Bill Pay – Donation Charge.....	\$1.99

### PLASTIC CHARGES

#### Prepaid Visa® Card Charges

Gift Card.....	\$3.00 per card
Travel Card.....	\$5.00 per card

#### Visa® Debit/ATM Card Charges

Foreign Currency Conversion Charge.....	1% of Transaction Amount*
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#### Visa® Credit Card Charges

Over the Credit Limit Charge .....	\$28.00
NSF/Returned Payment Charge.....	\$28.00 per item
Late Payment Charge.....	15% of payment due or \$28.00
Foreign Currency Conversion Charge.....	1% of Transaction Amount*

\*Fee applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant (a "Foreign Transaction"). Foreign Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country.

Terms and conditions apply and are subject to change.

