

Fee Schedule

Effective 01/01/22*

***Upcoming Fee Changes Effective 02/07/22 Are Highlighted Below.**

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.

Savings, Checking, ACH, and EFT Fees

	Effective 01/01/22	Effective 02/07/22
Minimum Balance Fee (Premium Checking)	\$5.00 per month (if below min. daily balance)	\$5.00 per month (if below min. daily balance)
NSF Fee	\$25.00 per item	\$25.00 per item
Returned Item (from another inst.)	\$6.00 per item	\$12.00 per item
Overdraft Transfer Fee	\$5.00 per item (moved in \$50.00 increments)	\$5.00 per item (moved in \$50.00 increments)
Courtesy Pay Fee	\$25.00 per item	\$25.00 per item
Stop Payment Fee	\$25.00 per item	\$25.00 per item
Check Copy Fee	\$1.00 per item	\$1.00 per item
Statement Copy Fee	\$2.00 per item	\$2.00 per item
Counter Checks	\$1.00/4 checks	\$1.00/4 checks
Replacement Card Fee	\$10.00 per card	\$10.00 per card

Safe Deposit Box Fees

3" x 5" Available at Eastchase Branch	\$25.00 per year	\$25.00 per year
3" x 10"	\$35.00 per year	\$35.00 per year
5" x 10"	\$45.00 per year	\$45.00 per year
10" x 10"	\$75.00 per year	\$75.00 per year
Drill Fee: third party service fees apply	\$175.00	\$175.00
New Lock with Keys	\$125.00	\$125.00

Share Value

Par Value of One Share \$5.00

Other Service Fees

	Effective 01/01/22	Effective 02/07/22
Incoming Wire Fee	N/A	\$10.00 per wire
Wire Transfer Fee (Outgoing) - Domestic	\$12.00 per wire	\$15.00 per wire
Wire Transfer Fee (Outgoing) - International	\$40.00 per wire	\$50.00 per wire
Wire Return Fee (Domestic)	\$5.00	\$5.00
Wire Return Fee (International)	\$25.00	\$25.00
Garnishment, Tax Levy and Judgement Fee	N/A	\$50.00
Collection/Special Handling Fee	Varies per item	Varies per item
Cashier's, Certified, or Official Check (in excess of 3 daily)	\$2.00 per item	\$2.00 per item
Returned Mail/Address Search	\$2.00 per month	\$2.00 per month
Record Searches/Research	\$10.00 per hour	\$15.00 per hour
Inactivity/Dormancy Fee (no member-initiated activity for 24 months)	\$10.00 per month	\$10.00 per month

Rate Chart

Effective 01/01/22

SAVINGS & CHECKING ACCOUNTS

ACCOUNT TYPE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	FIXED OR VARIABLE RATE	DIVIDEND COMPOUNDED	DIVIDEND CREDITED	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO AVOID A SERVICE FEE
Regular Share Savings	0.15%	0.15%	Variable	Quarterly	Quarterly	\$5.00	None
Basic Checking	0.00%	0.00%	N/A	N/A	N/A	None	None
Premium Checking	0.15%	0.15%	Variable	Monthly	Monthly	None	\$500.00
IRA Share Account	0.15%	0.15%	Variable	Quarterly	Quarterly	None	None

CERTIFICATES

Share Certificates

Minimum Deposit - \$2,500

TERM	COMPOUND PERIOD
90 DAYS	MATURITY
180 DAYS	MATURITY
365 DAYS	MATURITY
12-17 MONTHS	QUARTERLY
18-23 MONTHS	QUARTERLY
24-29 MONTHS	QUARTERLY
30-35 MONTHS	QUARTERLY
36-41 MONTHS	QUARTERLY
42-47 MONTHS	QUARTERLY
48-53 MONTHS	QUARTERLY
54-60 MONTHS	QUARTERLY

ANNUAL PERCENTAGE RATE (APR)	ANNUAL PERCENTAGE YIELD (APY)
0.15%	0.15%
0.25%	0.25%
0.30%	0.30%
0.30%	0.30%
0.40%	0.40%
0.45%	0.45%
0.45%	0.45%
0.55%	0.55%
0.55%	0.55%
0.65%	0.65%
0.75%	0.75%

IRA Share Certificates

Minimum Deposit - \$500

ANNUAL PERCENTAGE RATE (APR)	ANNUAL PERCENTAGE YIELD (APY)
N/A	N/A
N/A	N/A
N/A	N/A
0.30%	0.30%
0.40%	0.40%
0.45%	0.45%
0.45%	0.45%
0.55%	0.55%
0.55%	0.55%
0.65%	0.65%
0.75%	0.75%

- Jumbo rates are available for \$100,000+ Deposits, and are 10 basis points higher than the rates shown above.
- Short Term Certificate Early Withdrawal Loss of Interest (Dividend) Penalty: The premature withdrawal of principal will be subject to penalty of loss of interest (dividend), except in the case of death of the owner or a joint owner.
- Long Term Certificate Early Withdrawal Loss of Interest (Dividend) Penalty: The premature withdrawal of principal will be subject to penalty of loss of interest (dividend), for 90 days on terms up to 18 months and loss of interest (dividend) for 180 days on terms exceeding 18 months or since issuance of certificate, whichever is the lesser, except in the case of death of the owner or the joint owner.

Disclosures

SAVINGS & CHECKING ACCOUNTS

- 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) is a variable rate and may change monthly or quarterly, as indicated above, as determined by our Board of Directors. There are no limitations on the amount the rate can change. 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” or “Quarter” begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.
- 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 all accounts except share draft/checking accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.
- 7. WRITTEN NOTICE OF WITHDRAWAL.** The credit union reserves the right to require a member intending to make a withdrawal from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.

CERTIFICATES

- 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 interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. There are no limitations on the amount the rate can change. 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 “Quarter” begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.
- 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.
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- 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: We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.
- 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.