

This supplement is incorporated into, becomes a part of and should be attached to your Truth in Savings Disclosure and Master Membership Agreement and Disclosures meant to be interpreted together. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please contact the Credit Union to obtain current rate information.

Effective Date:

RATE AND BALANCE INFORMATION – SAVINGS AND CHECKING ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
Prime Savings							
❖ \$500.00 to \$4,999.99	0.00 %	0.00 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.05 %	0.05 %					
Premier Savings							
❖ \$0.00 to \$24,999.99	0.00 %	0.00 %	Quarterly	Quarterly (calendar)	\$25,000.00	\$25,000.00	–
❖ \$25,000.00 to \$49,999.99	1.00 %	1.00 %					
❖ \$50,000.00 to \$99,999.99	1.24 %	1.25 %					
❖ \$100,000.00 to \$249,999.99	1.74 %	1.75 %					
❖ \$250,000.00 and greater	1.98 %	2.00 %					
Universal Savings							
❖ \$500.00 to \$4,999.99	0.00 %	0.00 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.05 %	0.05 %					
Youth Savings	0.05 %	0.05 %	Quarterly	Quarterly (calendar)	\$1.00	\$5.00	–
UTMA Savings	0.05 %	0.05 %	Quarterly	Quarterly (calendar)	\$1.00	\$5.00	–
IRA Savings							
❖ \$250.00 to \$999.99	0.00 %	0.00 %	Monthly	Monthly (calendar)	–	\$250.00	–
❖ \$1,000.00 to \$9,999.99	0.50 %	0.50 %					
❖ \$10,000.00 to \$24,999.99	0.75 %	0.75 %					
❖ \$25,000.00 and greater	1.00 %	1.00 %					
Premier IRA Savings							
❖ \$0.00 to \$24,999.99	0.00 %	0.00 %	Monthly	Monthly (calendar)	\$25,000.00	\$25,000.00	–
❖ \$25,000.00 to \$49,999.99	1.24 %	1.25 %					
❖ \$50,000.00 to \$99,999.99	1.49 %	1.50 %					
❖ \$100,000.00 to \$249,999.99	1.74 %	1.75 %					
❖ \$250,000.00 and greater	1.98 %	2.00 %					
Trust Savings							
❖ \$500.00 to \$4,999.99	0.00 %	0.00 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.05 %	0.05 %					
Holiday Club	0.05 %	0.05 %	Quarterly	Quarterly (calendar)	\$1.00	\$1.00	–
Money Market Account							
❖ \$1,000.00 to \$9,999.99	0.50 %	0.50 %	Quarterly	Quarterly (calendar)	\$1,000.00	\$1,000.00	–
❖ \$10,000.00 to \$24,999.99	1.00 %	1.00 %					
❖ \$25,000.00 and greater	1.24 %	1.25 %					
Premier Checking							
❖ \$0.00 to \$2,499.99	0.00 %	0.00 %	Monthly	Monthly (calendar)	\$500.00	–	\$500.00
❖ \$2,500.00 and greater	0.05 %	0.05 %					

RATE AND BALANCE INFORMATION – SAVINGS CERTIFICATE ACCOUNTS								
Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Additional Deposits	Withdrawals	Renewable
Savings Certificate								
6 Month	3.94 %	4.00 %	Quarterly	Account's Term	\$500.00	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
12 Month	3.94 %	4.00 %						
18 Month	3.94 %	4.00 %						
24 Month	4.18 %	4.25 %						
36 Month	3.45 %	3.50 %						
48 Month	3.45 %	3.50 %						
60 Month	3.45 %	3.50 %						
<u>9</u> Month Special	4.91 %	5.00 %						
<u>15</u> Month Special	4.67 %	4.75 %						
____ Month Special	%	%						
____ Month Special	%	%						
____ Month Special	%	%						
10 Month Special			Quarterly	Account's Term	\$100,000.00	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
❖ \$100,000.00 to \$249,999.99	5.05 %	5.15 %						
❖ \$250,000.00 and greater	5.15 %	5.25 %						
IRA Certificate								
6 Month	3.94 %	4.00 %	Quarterly	Account's Term	\$500.00	Not Allowed	Allowed - See Withdrawal Penalty	Automatic
12 Month	3.94 %	4.00 %						
18 Month	3.94 %	4.00 %						
24 Month	4.18 %	4.25 %						
36 Month	3.45 %	3.50 %						
48 Month	3.45 %	3.50 %						
60 Month	3.45 %	3.50 %						
<u>9</u> Month Special	4.91 %	5.00 %						
<u>15</u> Month Special	4.67 %	4.75 %						
____ Month Special	%	%						
____ Month Special	%	%						
____ Month Special	%	%						
____ Month Special	%	%						

FEES AND CHARGES FOR ALL ACCOUNTS

Checking Accounts/ ACH Fees:

Check Copies	\$2.00
Courtesy Pay	\$28.00/item
Reasonable Collection Costs	Varies
Reconciliation/Research	\$25.00/hour
Returned Items	\$28.00/occurrence
Check Orders	Prices vary
Stop Payment	\$25.00
Uncollected Funds Fee	\$28.00/item

Premier Checking Account:

If the average daily balance requirements are not met, then a \$5.00 monthly fee will be charged.

Card Fees:

Card Replacement Fee	
(VISA® Debit & VISA® Credit Cards)	\$10.00
Convenience Payment Fee	\$14.99
International Service Assessment Fee	Up to 1% of transaction

Other Fees:

Cashier's Check	\$4.00
Check Cashing Fee (dependent on relationship)	\$5.00
Dormant Account Fee	\$10.00/month
Foreign Items – Canadian	\$10.00 plus postage
Holiday Club Early Close-out	\$10.00
Paper Statement	\$3.00
Protest Fee (per item)	\$15.00
Restraining Notice Processing Fee	\$25.00
Returned Deposited Item	\$10.00
Returned Mail (per item)	\$3.00
Statement Copies	\$3.00/month
Wire Fee – Domestic	\$25.00
Wire Fee – International	\$45.00
Incoming Wire Fee	\$10.00
Savings and Checking Account	\$15.00
Early Close out (within 90 days)	
IRA Direct Transfer	\$25.00
Overdraft Sweep	\$2.00/transfer
Non-Member Check Cashing Fee	\$5.00