

For questions or inquiries, contact:



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**TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE**

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

**SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS**

**EFFECTIVE DATE:** 11-16-2022

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
<b>Primary Savings:</b>								
\$0 – 99.99	0.00%	<b>0.00%</b>	Variable	Monthly	Monthly	\$5.00	\$5.00	\$100.00
\$100.00+	0.01%	<b>0.01%</b>						
<b>Non-interest Savings</b>	0.00%	<b>0.00%</b>	Fixed	N/A	N/A	\$5.00	\$5.00	N/A
<b>Financial Freedom Fighters Savings:</b>								
\$0 – 99.99	0.00%	<b>0.00%</b>	Variable	Monthly	Monthly	\$5.00	\$5.00	\$100.00
\$100.00+	0.01%	<b>0.01%</b>						
<b>Student Savings:</b>								
\$0 – 99.99	0.00%	<b>0.00%</b>	Variable	Monthly	Monthly	\$5.00	\$5.00	\$100.00
\$100.00+	0.01%	<b>0.01%</b>						
<b>Holiday Account:</b>								
\$0 – 99.99	0.00%	<b>0.00%</b>	Variable	Monthly	Monthly	\$5.00	\$5.00	\$100.00
\$100.00+	0.01%	<b>0.01%</b>						
<b>Money Market:</b>								
\$2,500 – 24,999.99	0.05%	<b>0.05%</b>	Variable	Monthly	Monthly	\$2,500.00	\$2,500.00	\$2,500.00
\$25,000 – 74,999.99	0.10%	<b>0.10%</b>						
\$75,000+	0.13%	<b>0.13%</b>						
<b>IRA-Favored Savings</b>	0.01%	<b>0.01%</b>	Variable	Monthly	Monthly	\$5.00	N/A	None
<b>eChecking</b>	0.00%	<b>0.00%</b>	Fixed	N/A	N/A	\$25.00	N/A	N/A
<b>Premier Checking</b>	0.01%	<b>0.01%</b>	Variable	Monthly	Monthly	\$25.00	\$1,000.00	None
<b>Elite Checking</b>	0.01%	<b>0.01%</b>	Variable	Monthly	Monthly	N/A	N/A	None
<b>Student Checking</b>	0.00%	<b>0.00%</b>	Fixed	N/A	N/A	\$25.00	N/A	N/A

**1. RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change monthly as determined by our Board of Directors. Your rate may vary based on an Index. See Variable Rate Information below. 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 interest will be compounded/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 *Average Daily Balance* to calculate interest on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**5. ACCRUAL OF INTEREST.** Interest 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 interest is paid, you will not receive the accrued interest.

**6. TRANSACTION LIMITATIONS. For Holiday Accounts:** the available balance will be transferred to your share account on or after November 1<sup>st</sup> and the account will remain open. If you withdrawal from your account, you will be charged a fee as disclosed in the Fee Schedule. No fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. **For Money Market accounts:** There is no minimum withdrawal amount. **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. COURTESY PAY.** Courtesy Pay may allow members who are in "good standing" to overdraw their personal checking account up to \$100.00. The account must be open at least 60 days. To be in "good standing", you must (1) be making regular deposits sufficient to cover transactions; (2) bringing the account to a positive available balance at least once every 30 days or less; (3) there are no tax levies, garnishments, or other legal action against the account; (4) be age 18 and over; (5) be current on all loans and obligations; and (6) have no past charge-offs that have not been fully recovered. If you overdraw your account, we may, at our discretion, pay overdrafts up to the \$100.00 limit. You will be assessed either an NSF Fee or Courtesy Pay Fee, but not both. These fees will be included in the \$100.00 limit. Courtesy Pay is a non-contractual privilege that requires no action on the member's part. It is not a loan. You will receive notice of any overdrafts on your periodic statement. If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds.

**8. VARIABLE RATE INFORMATION.** If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate monthly. There are no limitations on the amount the rate can change.

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**CERTIFICATE ACCOUNTS**

**EFFECTIVE DATE:** 11-16-2022

Account Type	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Interest Compounded	Interest Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals								
<b>Certificate</b>																	
6 Months	0.10%	<b>0.10%</b>	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period								
12 Months	0.15%	<b>0.15%</b>						90 Days Interest									
18 Months	0.20%	<b>0.20%</b>						120 Days Interest									
24 Months	0.20%	<b>0.20%</b>						180 Days Interest									
36 Months	0.30%	<b>0.30%</b>						180 Days Interest									
48 Months	0.50%	<b>0.50%</b>						180 Days Interest									
60 Months	0.55%	<b>0.55%</b>					180 Days Interest										
<b>Jumbo Certificate</b>																	
6 Months	0.15%	<b>0.15%</b>	Fixed	Monthly	Monthly	\$250,000.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period								
12 Months	0.20%	<b>0.20%</b>						90 Days Interest									
18 Months	0.25%	<b>0.25%</b>						120 Days Interest									
24 Months	0.25%	<b>0.25%</b>						180 Days Interest									
36 Months	0.35%	<b>0.35%</b>						180 Days Interest									
48 Months	0.55%	<b>0.55%</b>						180 Days Interest									
60 Months	0.60%	<b>0.60%</b>					180 Days Interest										
12 Month Youth Certificate	0.15%	<b>0.15%</b>	Fixed	Monthly	Monthly	\$250.00	Allowed	120 Days Interest	Automatic with 10 day grace period								
12 Month Wealth Builder Certificate	0.15%	<b>0.15%</b>	Fixed	Monthly	Monthly	\$500.00	Allowed	90 Days Interest	Automatic with 10 day grace period †								
<b>IRA Certificate</b>																	
6 Months	0.10%	<b>0.10%</b>	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period								
12 Months	0.15%	<b>0.15%</b>						90 Days Interest									
18 Months	0.20%	<b>0.20%</b>						120 Days Interest									
24 Months	0.20%	<b>0.20%</b>						180 Days Interest									
36 Months	0.30%	<b>0.30%</b>						180 Days Interest									
48 Months	0.50%	<b>0.50%</b>						180 Days Interest									
60 Months	0.55%	<b>0.55%</b>					180 Days Interest										
<b>Jumbo IRA Certificate</b>																	
6 Months	0.15%	<b>0.15%</b>	Fixed	Monthly	Monthly	\$250,000.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period								
12 Months	0.20%	<b>0.20%</b>						90 Days Interest									
18 Months	0.25%	<b>0.25%</b>						120 Days Interest									
24 Months	0.25%	<b>0.25%</b>						180 Days Interest									
36 Months	0.35%	<b>0.35%</b>						180 Days Interest									
48 Months	0.55%	<b>0.55%</b>						180 Days Interest									
60 Months	0.60%	<b>0.60%</b>					180 Days Interest										
<b>Promotional Certificate Rates</b>																	
17 Month Jump Certificate	0.89%	<b>0.90%</b>	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Interest	Automatic renewal to 18 Month Certificate with 10 day grace period								
	0.99%	<b>1.00%</b>				\$100,000.00											
	1.09%	<b>1.10%</b>				\$250,000.00											
27 Month Jump Certificate	1.24%	<b>1.25%</b>				Fixed		Monthly	Monthly	\$1,000.00	Not Allowed	180 Days Interest	Automatic renewal to 24 Month Certificate with 10 day grace period				
	1.34%	<b>1.35%</b>								\$100,000.00							
	1.44%	<b>1.45%</b>								\$250,000.00							
50 Month Jump Certificate	1.78%	<b>1.80%</b>								Fixed		Monthly	Monthly	\$1,000.00	Not Allowed	180 Days Interest	Automatic renewal to 48 Month Certificate with 10 day grace period
	1.88%	<b>1.90%</b>												\$100,000.00			
	1.98%	<b>2.00%</b>												\$250,000.00			
12 Month Certificate – New Deposits	3.93%	<b>4.00%</b>	Fixed	Monthly	Monthly		> \$25,000							Not Allowed		90 Days Interest	Automatic with 10 day grace period
18 Month Certificate – New Deposits	3.98%	<b>4.05%</b>	Fixed	Monthly	Monthly		> \$25,000							Not Allowed		120 Days Interest	Automatic with 10 day grace period

<b>24 Month Certificate – New Deposits</b>	3.68%	<b>3.75%</b>	Fixed	Monthly	Monthly	> \$25,000	Not Allowed	180 Days Interest	Automatic with 10 day grace period
<b>Promotional Business Certificate Rates</b>									
<b>6-Month Business High-Rate Certificate</b>	0.99%	<b>1.00%</b>	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Interest	Automatic with 10 day grace period
	1.48%	<b>1.50%</b>				\$50,000.00			

1. **\*RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest 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. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings. \* The Rate-Protector CD allows you to change the rate one time during the term of the certificate.
2. **COMPOUNDING AND CREDITING.** The frequency with which interest will be compounded and credited 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 interest on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.
5. **ACCRUAL OF INTEREST.** Interest 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 interest is paid, you will not receive the accrued interest.
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 interest that has been or would have been earned on the account and applies whether or not the interest has 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 interest 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 70 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. † WealthBuilder Certificates: [unless you withdraw your funds within the grace period at maturity,] certificates with balances of \$1,000 or more will renew as a standard 12-month certificate; certificates with balances of less than \$1,000 will automatically renew as Wealthbuilder certificates. You will receive a renewal notice at maturity, please refer to the notice at that time for additional information.
9. **SECURITY FOR LOANS.** IRA-Favored Certificates, 12 Month Youth Club Certificates, and 12 Month WealthBuilder Certificates cannot be pledged as security for a loan.
10. **NEW DEPOSIT PROMOTIONAL CERTIFICATE RATES.** New deposits are defined by new deposits of more than \$25,000 and does not include current deposit balances. When the minimum new deposit threshold is met, all dollars in the new certificate of deposit qualify for the new rate for the selected certificate of deposit.

**FEES.** Fees are subject to change. Contact us for current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of 11-16-2022.

## FEE SCHEDULE

### Savings and Checking Accounts Fees

Premier Checking Service Fee	\$6.00 per month, if minimum daily balance is not met
Overdraft Transfer (from savings or line of credit loan)	\$6.00 per transfer
NSF Fee	\$30.00 per item returned unpaid
Occasional Overdraft Privilege Service (OOPS) Fee	\$30.00 per item paid
Stop Payment Fee	\$30.00 per request
Negative Account Letter Mailed	\$10.00 per occurrence after the account has been overdrawn for at least 10 days
Temporary Check Fee	\$5 per sheet
Cleared Check Inquiry/Copy Fee	\$5.00 per item
Check Printing	Varies by style
Holiday Account Early Withdrawal Fee	\$5.00 per withdrawal
Money Market Excess Withdrawal Fee	\$10.00 per withdrawal after 6 withdrawals per month
IRA Plan Early Termination Fee	\$10.00 if IRA Plan is closed before the owner reaches age 70.5
Items Sent for Domestic or International Collection	\$20.00 per item

### Electronic Service Fees

Debit Card Replacement Fee	\$6.00 per card
Rush Card Fee	\$30.00 per order
Research on Pending Debit Card or ACH Transaction	\$5.00 per transaction
Charge-Back Fee	\$15.00 per item
Copy of Sales Receipt	\$13.00 per transaction
Out-of-Network ATM Services	\$3.00 per transaction
Non-Member ATM Services on <b>PrimeWay's</b> ATMs	\$3.50 per transaction
MasterCard Gift Cards	\$3.50 per card
Phone & Online Payment Processing Fee	\$10.00 per transaction
Check-By-Phone Fee	\$10.00 per transaction

### Wire Transfers, Negotiable Items, and Payment Services

Outgoing Domestic Wire Transfer Fee	\$22.00 per transfer
Outgoing International Wire Transfer Fee	\$61.00 per transfer
Undetermined International Account Fee	\$20.00 per correspondent transfer
Incoming Wire Transfer Fee	\$10.00 per transaction
Same Day ACH Origination	\$15.00 per transaction
Online Funds Transfer – Next Business Day	\$10.00 per transfer
Western Union Transfer Fee	\$20.00 per transfer
Cashier's Check Fee	\$4.00 per check
Teller Check Fee	\$2.00 per check
Money Orders	\$2.00 per money order

Corporate Check Mail Processing Fee	\$2.00 per check
Members Check Cashing	1% of the total amount of the check(s) presented with a \$5.00 minimum, unless the aggregate balance in all accounts is \$2,500 or more, or the member has a checking account, or the member has any active loan product
Non-Member On-Ups Check Cashing	1% of the total amount of the check(s) presented with a \$5.00 minimum
Shared Branch Transactions	\$5.00 per transaction

### Other Service Fees

Returned Deposit Item Fee	\$30.00 per item returned
Returned Loan Payment Fee	\$30.00 per item returned
Printed Statement Mailing Fee	\$3.00 per month
Return Mail/Bad Address Fee	\$5.00 per month
Account Research/Reconciliation/Archive Fee	\$30.00 per hour, \$15.00 minimum charge
Statement Copy Fee	\$5.00 per page
Inactive Account Fee	\$10.00 per month after 9 months of inactivity
Verification of Deposit Requests	\$5.00 per request
Cross-Account Telephone Transfers	\$2.00 per transfer
Excessive Loan Denial Fee	\$20.00 charged on the 3 <sup>rd</sup> denial in a 12 month period
Loan Skip-a-Pay Extensions	\$25.00 per completed extension
Lost Title Replacement Fee	\$12.00 per title
Expedited Lost Title Replacement Fee	\$20.00 per title
Legal Process Fee	\$100.00 per legal order for freeze, attachment, garnishment, or levy

### Safe Deposit Box Fees (Sizes and availability vary by location)

3 x 5	\$25.00 per year
3 x 10	\$35.00 per year
5 x 10	\$65.00 per year
10 x 10	\$110.00 per year
2 x 5	\$25.00 per year
5 x 5	\$35.00 per year
2 x 10	\$30.00 per year
6 x 10	\$50.00 per year
9 x 10	\$70.00 per year
Box Drilling	Third-party service provider fees apply, minimum \$100.00 per box
Lost Key Fee	\$25.00 per key
Key Deposit (refundable, if both keys are returned when box is surrendered)	\$25.00 per box

### Par Value

Par Value of One Share is \$5.00

