

**Account Disclosure Rate Supplement  
and Schedule of Fees and Charges**

**INSTRUCTIONS**

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

**New Account**

**Request for Information**

EFFECTIVE DATE:09-01-2022

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input checked="" type="checkbox"/> Membership Savings (1)	\$0.00 - \$99.99	0.00 %	0.000 %
	\$100.00 & Greater	0.03 %	0.025 %
<input checked="" type="checkbox"/> Secondary Savings (1)	\$0.00 - \$99.99	0.00 %	0.000 %
	\$100.00 & Greater	0.03 %	0.025 %
<input checked="" type="checkbox"/> Christmas Club (1) (2)	\$0.01 - \$2,400.00	1.00 %	1.000 %
	\$2,400.01 & Greater	0.00 %	0.001 %
<input checked="" type="checkbox"/> Vacation Club (1) (2)	\$0.01 - \$2,400.00	1.00 %	1.000 %
	\$2,400.01 & Greater	0.00 %	0.001 %
<input checked="" type="checkbox"/> Kasey Koala (1)		0.03 %	0.025 %
<input checked="" type="checkbox"/> Teen Savers (1)		0.03 %	0.025 %
<input checked="" type="checkbox"/> Checking (1)	\$0.00 - \$99.99	0.00 %	0.000 %
	\$100.00 & Greater	0.00 %	0.001 %
Account Type	FIXED RATE ( <i>Share Certificate Account</i> )		
Account Type	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Certificate (3)	6 Month <input type="checkbox"/>	0.25 %	0.025 %
	12 Month <input type="checkbox"/>	0.50 %	0.050 %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 08-23-2022. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by the Credit Union.
- (2) Only the deposited funds that comprise each tier earn the rate for that tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (800) 242-3476.

## Schedule of Fees and Charges

Savings / Checking Accounts	Fee Amount
<b>Abuse of Account Closure</b>	\$15.00
<b>Account Closure</b> (6 mos. or less)	\$5.00
<b>Account Reconciliation</b> (min 1 hr)	\$25.00 /hr
<b>ACH IAT (International Account Transaction)</b>	\$5.00*
<b>ACH Manual Linking</b>	\$15.00* ea
<b>Automatic Overdraft Transfer</b>	\$10.00* ea
<b>Cashing Member Drafts</b> (for non-members)	\$5.00
<b>Check Cashing for Members</b>	<b>FREE</b>
<b>Mailed Statements</b> (free for members over 62)	\$5.00 /statement
<b>Membership Fee</b> (waived if opened online)	\$5.00
<b>Negative Account Balance</b> (after 5 days, for 5 days)	\$10.00 /day
<b>Non-Sufficient Funds / Overdraft Items</b>	\$35.00* ea
<b>Reopening Account</b> (after CU closure)	\$25.00
<b>Reopening Account</b> (after 2 closures)	\$20.00
<b>Research Accounts Older than 12 Mos.</b> (1-hour minimum)	\$25.00 /hour
<b>Returned Deposit Item</b>	\$10.00* ea
<b>Privilege Pay Usage</b>	Amount of usage, minimum \$5.00, maximum \$35.00 ea
<b>Statement Copies/Printout of Account</b>	\$5.00* /month
<b>Stop Payment Draft, ACH, or Corporate Draft</b>	\$25.00*

VISA Debit/VISA Credit Cards/ATM	Fee Amount
<b>ATM Empty Envelope / Non-Negotiable Item Deposit</b>	\$35.00 ea
<b>ATM Non-Member Transaction</b>	\$3.00 ea
<b>ATM Transactions</b> (first 15 free, excludes deposits)	\$0.50 ea
<b>IAT Conversion Fee</b>	1.00%
<b>Privilege Status ATMs</b>	<b>FREE</b>
<b>Replacement Card</b> (Member negligence)	\$15.00* ea
<b>VISA Dispute</b> (Decided against member)	\$25.00

Home Equity/HELOC Fees	Fee Amount
<b>Collateral Protection Insurance (CPI) Placement</b>	\$30.00 ea
<b>Home Equity &amp; HELOC Processing</b>	\$200.00
<b>HELOC Advance</b>	\$25.00 ea
<b>Late Fee</b>	\$30.00 or 5% of pmt. (greater of the two)
<b>Other Fees</b>	See HELOC Officer

Inactivity Fees	Fee Amount
<b>Escheat Fee, 3 Year Dormant Account, State Report</b>	\$50.00
<b>Savings Account</b> (after 12 months)	\$5.00 /month
<b>Checking Account</b> (after 6 months)	\$5.00 /month

Wire Transfer Fees	Fee Amount
<b>Domestic Wires</b> (Incoming)	\$10.00
<b>Domestic Wires</b> (Outgoing)	\$25.00
<b>International Wires</b> (Outgoing and Incoming)	\$40.00
<b>Returned/Amended/Traced Wires</b>	\$25.00

Other	Fee Amount
<b>Bad Address / Returned Mail</b>	\$5.00
<b>Cashier's Check</b>	\$10.00 ea
<b>Check Printing</b>	Varies by style
<b>Club Account Early Withdrawal</b>	\$10.00 ea
<b>Collateral Protection Insurance (CPI) Placement</b>	\$30.00
<b>Coin Counting</b>	<b>FREE</b>
<b>Credit Union Draft</b>	\$5.00 ea
<b>Deposit of Check Drawn on a Non-US Bank-including Canadian</b>	\$35.00 ea
<b>Deposit Verification</b>	\$3.00
<b>eStatements</b>	<b>FREE</b>
<b>Expedited Payment by Phone</b>	\$10.00
<b>Expedited Payment by Web (Debit Card)</b>	\$4.95
<b>Expedited Payment by Web (ACH)</b>	<b>FREE</b>
<b>Faxes</b> (non-Credit Union related)	\$1.00 /page
<b>Garnishment / Levy Processing</b>	\$50.00
<b>Gift Card Purchase (Member)</b>	\$4.50
<b>Gift Card Purchase (Non-Member)</b>	\$6.50
<b>Late Payment (Consumer Loans)</b>	\$30 or 5% of pmt. (greater of the two)
<b>Late Payment (Line of Credit)</b>	\$29.00
<b>Money Orders</b>	\$2.00 ea
<b>Mobile Banking</b>	<b>FREE</b>
<b>Notary Service (Member)</b>	<b>FREE</b>
<b>Online Banking</b>	<b>FREE</b>
<b>Photocopies</b>	\$1.00 /page
<b>Voice Response</b>	<b>FREE</b>

Effective: 9/1/2022

\*Item is subject to tax and/or Opt In/Opt Out Regulation

TOLL FREE: 800-242-3476 | VOICE RESPONSE: 800-861-5457 | ONLINE 24/7: [www.casebine.com](http://www.casebine.com)