

Our Rates & Service Charges



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“Our Rates & Service Charges” explains current terms, rates and service charges applicable to the savings, checking and share certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Savings (Monty Moose)	0.05%	0.05%	\$5	\$5	n/a	Monthly	Monthly
Savings (Take Charge)	0.05%	0.05%	\$5	\$25	n/a	Monthly	Monthly
Savings (Regular)	0.05%	0.05%	\$25	\$100	n/a	Monthly	Monthly
Clubs	0.05%	0.05%	\$0	\$100	n/a	Monthly	Monthly
IRA, Roth IRA, ESA, HSA	0.05%	0.05%	\$0	\$100	n/a	Monthly	Monthly
Checking	n/a	n/a	\$0	n/a	n/a	n/a	n/a
CSA							
\$100 - \$2,499	0.20%	0.20%	\$0	\$100	n/a	Monthly	Monthly
\$2,500 - \$9,999	0.20%	0.20%					
\$10,000 - \$49,999	0.60%	0.60%					
\$50,000 and above	0.80%	0.80%					
Jumbo CSA							
\$100 - \$49,999	0.20%	0.20%	\$0	\$100	n/a	Monthly	Monthly
\$50,000 - \$99,999	1.00%	0.20%-0.60%					
\$100,000 - \$249,999	1.60%	0.60%-1.21%					
\$250,000 - \$499,999	1.85%	1.21%-1.54%					
\$500,000 and above	2.05%	1.54%-1.81%					
Kasasa Saver Qualifying*							
\$0.01 - \$25,000.00	1.00%	1.00%	\$0	\$0.01	n/a	Monthly	Monthly
\$25,000.01 or more	0.25%	0.25%-0.44%					
Non-qualifying	0.01%	0.01%					
Kasasa Cash Checking Qualifying*							
\$0.01 - \$15,000.00	2.47%	2.50%	\$0	\$0.01	n/a	Monthly	Monthly
\$15,000.01 or more	0.25%	0.59%					
Non-qualifying	0.01%	0.01%					
Kasasa Cash Back*	0.00%	0.00%	\$0	n/a	n/a	Monthly	Monthly
Share Certificate Account							
6 Month	2.00%	2.02%	\$1,000 (Regular)	\$1,000 (Regular)	n/a	Monthly	Monthly
12 Month	2.35%	2.38%					
18 Month	2.40%	2.43%					
24 Month	2.50%	2.53%					
36 Month	2.60%	2.63%					
48 Month	2.70%	2.73%					
60 Month	2.75%	2.78%					
Youth Share Certificates							
12 Month Monty Moose	2.35%	2.38%	\$500	\$500	n/a	Monthly	Monthly
12 Month Take Charge	2.35%	2.38%					
Share Certificate Specials							
7 Month Special	4.75%	4.85%	\$1,000	\$1,000	n/a	Monthly	Monthly
11 Month Special	4.50%	4.59%					

* Kasasa accounts must meet the following account qualifications to earn the qualifying dividend rate and APY and rewards: 1) a minimum of 12 debit card purchases post to your account; 2) one ACH (electronic transfer) posts to your account; and 3) you are enrolled in e-statements.

Further details are set forth in the “Explanation of Rates & Service Charges” below.

Explanation of Rates & Service Charges

As explained in the MSA, the “Our Rates & Service Charges” applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. CSA Accounts are Tiered Rate accounts. For these accounts, if the balance falls within the range of a particular tier, the Dividend Rate and APY specified for that tier will apply to the full balance in the account. Jumbo CSA, Kasasa Saver, and Kasasa Cash accounts are also Tiered Rate Accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account, except during the 10-day post-maturity grace period.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the penalty depends on the term of the certificate account as follows: 90 days' dividends for 6-month accounts; 180 days for 12-month accounts; 270 days for 18-month accounts; 360 days for 24-month accounts; 540 days for 36-month accounts; 720 days for 48-month accounts; and 900 days for

60-month accounts. The penalty for the 7-month special certificates is 90 days of dividends and for the 11-month special certificates the penalty is 180 days of dividends.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that have been or would be earned on the amount withdrawn. If earned dividends are insufficient or have previously been withdrawn, the penalty will be deducted from the principal balance.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Except for Promotional Certificates, Certificate Accounts are automatically renewable accounts. On maturity, the funds in a Promotional certificate will transfer to your primary share account. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity to withdraw funds from or add funds to the account without a penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

7. Kasasa Account Features

There is a limit of one Kasasa account per member. No commercial accounts may participate in this program. The following features are unique to Kasasa accounts:

a. Account Qualifications

In order to earn the Qualifying Rate for the dividend period specified in the schedule above and to qualify for additional benefits as described herein for a particular monthly qualification cycle, Kasasa Cash and Kasasa Cash Back accounts must satisfy the following requirements: 1) a minimum of 12 debit card purchases post to your Kasasa Cash account; 2) one ACH (electronic transfer) posts to your account; and 3) you receive monthly e-Statements for the account.. Please note that the transactions MUST actually post to your account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). Kasasa Saver accounts must be linked to a Kasasa Cash checking account. If the linked checking account satisfies the qualification requirements for a monthly qualification cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the nonqualifying rate for that cycle. A monthly qualification cycle begins on the business day before the first day of the statement cycle and ends on the business day before the last day of the statement cycle.

b. ATM Fee Rebates

For any Kasasa checking account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions, up to a maximum of \$20 per Monthly Qualification Cycle. An ATM receipt must be presented to us for reimbursement of any single fee of \$5 or more. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. ATM fee rebates will be transferred to your Kasasa Saver account.

Our Service Charges

Savings and Checking Account Service Charges

Inactivity (after 1 year)	\$5.00 per month
Closed before 90 days	\$25.00 savings only
Item Returned for Non-Sufficient Funds (NSF) *	\$25.00
Per presentment	
Overdraft Privilege*	\$25.00
Per presentment	
ACH Returned for Non-Sufficient Funds (NSF) *	\$25.00
Per presentment	
Stop Payment.....	\$25.00
Overdraft Transfer	\$1.00
Deposit Item Return*	\$10.00
Per presentment	
Copy of Check.....	\$5.00 per item
or \$25 per hour, whichever is less	
Statement Copy.....	\$5.00 per item
or \$25 per hour, whichever is less	
Account Reconciliation	\$25.00 per hour
Check Printing	Varies
Canadian Check Processing	\$20.00

Safe Deposit Boxes

Annual rental charge per size of box	
3x5	\$25.00
5x5	\$35.00
3x10	\$45.00
5x10	\$55.00
10x10.....	\$75.00
Late Payment (after March 31).....	\$5.00 per month
Lost Key	At Cost
Lock Drilling/Replacement.....	At Cost

Other Service Fees (applicable to all accounts)

Photocopies.....	\$0.25 per page
Fax	\$1.00 per page
Money Order	\$1.00
Corporate Share Draft.....	\$2.00
Visa Gift Card.....	\$5.00
Prepaid Card Reload.....	\$4.95
Return Mail.....	\$5.00
Per occurrence, unless otherwise noted	
New Instant Issue (with PIN reset).....	\$10.00
Replacement Debit or ATM Card	\$10.00
Debit Card PIN Change.....	\$2.00
New Card Rush Order.....	\$73.00
Wire Transfer, Domestic.....	\$15.00
Wire Transfer, Foreign.....	\$30.00
Synergent CU Member Wire	\$5.00
Coin Machine	5% of coins processed
Over the Counter Coin.....	1% of total when >= \$50.00
Stop Automatic Payment (EFT/ACH)	\$25.00 (1 st free)
Payment by Phone....	\$5.00 online, \$10.00 with staff assistance
International Transaction Fee	1% of transaction amount
<i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>	

**An NSF service charge is assessed each time an item is presented when funds are not available. The payee (or the payee's institution) may re-present a previously returned item. Each presentment, when funds are not available, will result in a separate service charge.*