

Rate and Fee Disclosure



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This Rate and Fee Disclosure explains current terms, rates and fees applicable to the savings, checking and share certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Share Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Required Balance	Minimum Balance to Earn the Stated APY	Dividends Compounded & Credited	Dividend Period
01-20-2020							
Savings \$100.00 and above	.02%	.02%	\$5.00	\$5.00	\$100.00	Monthly	Monthly
Checking							
Basic	N/A	N/A	None	None	None	N/A	N/A
Dividend Plus	.01%	.01%	\$100.00	\$100.00	\$100.00	Monthly	Monthly
Golden Spike	.02%	.02%	None	None	\$100.00	Monthly	Monthly
Money Market							
\$2,500.00 to \$4,999.99	.04%	.04%	\$2,500.00	\$2,500.00	\$2,500.00	Monthly	Monthly
\$5,000.00 and above	.04%	.04%	\$5,000.00	\$5,000.00	\$5,000.00	Monthly	Monthly
Christmas Club	.03%	.03%	\$5.00	No Minimum	No Minimum	Monthly	Monthly
On Track \$100.00 and above	.02%	.02%	\$5.00	\$5.00	\$100.00	Monthly	Monthly

Explanation of Rates & Fees

As explained in the MSA, this Rate and Fee Disclosure 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 are set forth above. For all accounts except certificates and Christmas club, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Savings and Money Market accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that 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. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

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 open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For all accounts except checking accounts, you may not make more than six (6) covered transactions per month. Covered transactions include your checks, transfers initiated through online banking or mobile banking, ACH transfers, merchant point of sale transactions, preauthorized or automatic transfers, and overdraft protection transfers. Transfers to pay a loan with us are not covered by this limit. The date we use to determine the number of transactions is the date a transaction is posted to (actually credited to or debited from) an account, rather than the date you initiate the transaction. If you exceed this limit, we may refuse or reverse the transaction, and we may impose a charge as specified in the listing of service charges provided below. If you repeatedly exceed this limit, we may terminate the account. For On Track accounts, you will be charged a fee for any withdrawal as disclosed on the fee schedule. The fee is waived if the withdrawal occurs within seven (7) days after the account is opened. For a Christmas Club account, the entire balance will be transferred to the savings account on or after November 1 and the account will remain open. If any withdrawal is made from this account after November 15 and before the end of the club term, then a \$5 penalty will be assessed. For Money Market accounts, you are limited to three (3) withdrawals per month. If you exceed this limit, a fee of \$10.00 will be assessed for each withdrawal thereafter for that month.

Fee Schedule

ATM Debit Card Fees

ATM Usage Fee (Non-Credit Union Owned/MoneyPass)	\$2.00
Debit Card Annual Fee	FREE
Debit Card/ ATM Replacement (per card)	\$15.00
MoneyPass ATM Usage Fee (32,000 Locations)	FREE
Overdraft Debit Card Transaction.....	\$32.00
VISA check/ATM Card Overdraft Fee.....	\$32.00
Visa Debit International Transaction Charge	2% of Transaction

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.

Checking Account Fees

Automatic Overdraft Transfer Fee	\$4.00
Check Printing Fee	Varies per style
Classic Checking Account Low Balance Fee	\$0.00
Courtesy Pay (per item).....	\$32.00
Dormant Checking Account (after 6 months, per month)....	\$10.00
Interest Bearing Checking Account Low Balance Fee (Under \$100, per month)	\$10.00
Member Check Copy (per item)	\$2.00
Non-Sufficient Funds Returned Check (NSF)*	\$32.00
Starter/Temporary Checks (8 checks)	\$5.00
Stop Payment - Checking and/ or ACH (per item or series).....	\$25.00

General Fees

Account History Print-out (per 30-day period)	\$5.00
Account Reconciliation Research (per hour)	\$25.00
Christmas Club Early Withdrawal Fee (Per Withdrawal)	\$5.00
Deposit Item Returned.....	\$10.00
Dormant Membership Fee (single service member over 12 months inactive, per quarter)	\$25.00
Escheat Fee	\$35.00
Excess Savings Withdrawal (Over 6 per Month, per withdrawal)	\$4.00
Garnishment/Levy (per occurrence)	\$50.00
Inactive Account Fee (Under \$100 and no activity)	\$5.00
Incoming Fax (per page)	\$1.00
Mailed Statement Fee (per statement period)	\$3.00

Money Order (per order).....	\$6.00
Non-Member Checking Cashing Fee	\$5.00
Notary Fee (members)	FREE
Notary Fee (non-members)	\$10.00
Official Check (per check)	\$6.00
Official Check Copy (per item).....	\$6.00
On Track Account Withdrawal Fee (exceeding 1 per quarter)	\$5.00
Outgoing Fax (per page)	\$1.00
Returned Statement Fee - No Forwarding Address	\$5.00
Returned Statement Fee - Update Address	\$5.00
Statement Copy (Over 12 months, per copy)	\$6.00
Statement Copy (Prior 12 Months, per copy)	\$4.00
Telephone Inquiries (per call).....	\$1.00
Wire Transfer (incoming, per transfer).....	\$10.00
Wire Transfer (outgoing, per transfer)	\$30.00
Written Verification of Account	\$10.00

Home Banking Fees

Account to Account Transfer via HomeBranch.....	FREE
Electronic Bill Payment via HomeBranch	FREE
eStatements	FREE

Loans & Credit Cards

Credit Card Annual Fee.....	FREE
Forced Placed Loan Insurance Fee	\$25.00
Returned Loan Payment.....	\$32.00
Skip-A-Payment Fee	\$40.00

Money Market Fees

Money Market Fee (per withdrawal exceeding 3 per month)	\$10.00
Money Market Low Balance Fee	\$25.00

**An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may represent a previously returned item. Each presentation against insufficient funds will result in a separate fee.*