

# Our Rates & Service Charges



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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the share savings, checking and 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 Share Savings, Checking and Certificate Accounts

| Effective Date:                                | Dividend Rate | Annual Percentage Yield | Minimum Opening Balance | Minimum Balance to Earn APY | Dividends Compounded & Credited | Dividend Period |
|--|---------------|-------------------------|-------------------------|-----------------------------|---------------------------------|-----------------|
| 04/25/2025                                     |               |                         |                         |                             |                                 |                 |
| <b>Share Savings Account</b>                   | 0.25          | 0.25%                   | \$1                     | \$100                       | Quarterly                       | Quarterly       |
| <b>Secondary Share Savings Account</b>         | 0.25          | 0.25%                   | \$0                     | \$100                       | Quarterly                       | Quarterly       |
| <b>Money Management</b>                        |               |                         |                         |                             |                                 |                 |
| \$1,000 - \$24,999                             | 2.33          | 2.35%                   | \$0                     | \$1,000                     | Monthly                         | Monthly         |
| \$25,000 - \$49,999                            | 2.91          | 2.95%                   |                         | \$25,000                    |                                 |                 |
| \$50,000 or more                               | 3.06          | 3.10%                   |                         | \$50,000                    |                                 |                 |
| <b>Youth Savings Account</b>                   | 0.25          | 0.25%                   | \$1                     | \$25                        | Quarterly                       | Quarterly       |
| <b>Checking I Account</b>                      | n/a           | n/a                     | n/a                     | n/a                         | n/a                             | n/a             |
| <b>First Rate Checking Account*</b>            |               |                         |                         |                             |                                 |                 |
| <b>Qualifying</b>                              |               |                         | n/a                     | \$0                         | Monthly                         | Monthly         |
| \$0.01 - \$25,000.00                           | 3.45          | 3.51%                   |                         |                             |                                 |                 |
| \$25,000.01 or more                            | 0.10          | 3.51% - 0.77%           |                         |                             |                                 |                 |
| <b>Non-qualifying</b>                          | 0.10          | 0.10%                   |                         |                             |                                 |                 |
| <b>Cashback Checking Account**</b>             | n/a           | n/a                     | n/a                     | n/a                         | n/a                             | n/a             |
| <b>Christmas Club Account</b>                  | 0.25          | 0.25%                   | \$0                     | \$100                       | Quarterly                       | Quarterly       |
| <b>Vacation Club Account</b>                   | 0.25          | 0.25%                   | \$0                     | \$100                       | Quarterly                       | Quarterly       |
| <b>Health Savings Account</b>                  | 3.06          | 3.10%                   | \$1                     | \$25                        | Monthly                         | Monthly         |
| <b>IRA Savings Account</b>                     | 0.25          | 0.25%                   | \$0                     | \$100                       | Quarterly                       | Quarterly       |
| <b>ROTH IRA Savings Account</b>                | 0.25          | 0.25%                   | \$0                     | \$100                       | Quarterly                       | Quarterly       |
| <b>Coverdell Education IRA Savings Account</b> | 0.25          | 0.25%                   | \$0                     | \$100                       | Quarterly                       | Quarterly       |

\* First Rate Checking accounts must meet the following account qualifications to earn the qualifying dividend rate and APY and to be eligible for applicable rewards:

- 1) A minimum of 25 debit card purchases post to the account;
- 2) You have at least one direct deposit or one ACH debit/credit post during the cycle; and
- 3) You receive monthly e-Statements for the account.

If qualifications are met each calendar month, balances up to \$25,000 earn 3.51% APY and balances over \$25,000 earn 0.10% APY on the portion of the balance over \$25,000, resulting in 3.51% - 0.77% APY (assumes account balance is \$125,000) depending on the balance. If qualifications are not met, all balances earn 0.10% APY.

\*\* Cashback Checking accounts must meet the following account qualifications to earn the qualifying reward:

- 1) A minimum of 30 debit card purchases post to the account;
- 2) You have at least one direct deposit or one ACH debit/credit post during the cycle; and
- 3) You receive monthly e-Statements for the account.

If qualifications are met each calendar month, you may earn up to 1% cash back on your debit card purchases each month (up to a maximum reward of \$10 per month).

For further details, see the Explanation of Rates and Service Charges below.

| Effective Date:                     | Dividend Rate | Annual Percentage Yield | Minimum Opening Balance | Minimum Balance to Earn APY | Dividends Compounded & Credited | Dividend Period |
|-------------------------------------|---------------|-------------------------|-------------------------|-----------------------------|---------------------------------|-----------------|
| 04/25/2025                          |               |                         |                         |                             |                                 |                 |
| <b>Certificate Account</b>          |               |                         |                         |                             |                                 |                 |
| 6 month                             | 3.97          | 4.00%                   | \$500                   | \$500                       | At Maturity                     | At Maturity     |
| 12 month                            | 4.00          | 4.00%                   |                         |                             | At Maturity                     | At Maturity     |
| 15 month                            | 3.80          | 3.85%                   |                         |                             | Quarterly                       | Quarterly       |
| 18 month                            | 3.97          | 4.00%                   |                         |                             | Semi-Annually                   | Semi-Annually   |
| 24 month                            | 3.65          | 3.65%                   |                         |                             | Annually                        | Annually        |
| 36 month                            | 3.50          | 3.50%                   |                         |                             | Annually                        | Annually        |
| 48 month                            | 3.50          | 3.50%                   |                         |                             | Annually                        | Annually        |
| 60 month                            | 3.50          | 3.50%                   |                         |                             | Annually                        | Annually        |
| 72 month                            | 3.00          | 3.00%                   |                         |                             | Annually                        | Annually        |
| <b>First Star Share Certificate</b> |               |                         |                         |                             |                                 |                 |
| 12 month                            | 4.00          | 4.00%                   | \$25                    | \$25                        | At Maturity                     | At Maturity     |
| 24 month                            | 3.65          | 3.65%                   |                         |                             | Annually                        | Annually        |
| 36 month                            | 3.50          | 3.50%                   |                         |                             | Annually                        | Annually        |
| <b>IRA Certificate Account</b>      |               |                         |                         |                             |                                 |                 |
| 6 month                             | 3.97          | 4.00%                   | \$500                   | \$500                       | At Maturity                     | At Maturity     |
| 12 month                            | 4.00          | 4.00%                   |                         |                             | At Maturity                     | At Maturity     |
| 15 month                            | 3.80          | 3.85%                   |                         |                             | Quarterly                       | Quarterly       |
| 18 month                            | 3.97          | 4.00%                   |                         |                             | Semi-Annually                   | Semi-Annually   |
| 24 month                            | 3.65          | 3.65%                   |                         |                             | Annually                        | Annually        |
| 36 month                            | 3.50          | 3.50%                   |                         |                             | Annually                        | Annually        |
| 48 month                            | 3.50          | 3.50%                   |                         |                             | Annually                        | Annually        |
| 60 month                            | 3.50          | 3.50%                   |                         |                             | Annually                        | Annually        |
| 72 month                            | 3.00          | 3.00%                   |                         |                             | Annually                        | Annually        |

## Explanation of Rates & Service Charges

As explained in the MSA, "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 are set forth 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.

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.

First Rate Checking accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. The Dividend Rate specified 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.

### 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 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 accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Account Limitations

For all Money Management 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 a Christmas Club account, the entire balance will be transferred to your share savings account with us by November 10th and the account will remain open. For a Vacation Club account, the entire balance will be transferred to your share savings account with us by May 10th and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be terminated and we will pay you the full balance. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction.

## 7. Certificate Account Features

### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate account, except for First Star Certificates. Members under 18 years of age may open a First Star Certificate and may make additional deposits after the account is opened up to a maximum account principal balance of \$2,500.00.

### 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. You are allowed to withdraw dividends earned before maturity without penalty.

**1) Amount of Penalty.** The amount of the penalty depends on the term of the certificate account. For accounts of one year or less, the penalty is equal to 90 days' dividends on the amount withdrawn. For accounts of greater than one year but less than 36 months, the penalty is equal to 180 days' dividends on the amount withdrawn. For accounts of 36 months or more, the penalty is equal to 365 days' dividends on the amount withdrawn.

**2) How the Penalty Works.** The penalty is calculated as a forfeiture of dividends earned or to be earned. If earned dividends are insufficient to cover the penalty, or have previously been withdrawn, the penalty will be deducted from the principal.

**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. As an added benefit, when an account is an IRA and the IRA owner is over the age of 59 ½, the Credit Union will allow the owner to make a change in term and rate of the IRA investments once per account number during a 365-day period without incurring a penalty for early withdrawal.

### d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal 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.

## 8. First Rate Checking Account Features

There is a limit of one First Rate Checking account per member. No commercial accounts may participate in this program. The following features are unique to First Rate Checking 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, you must perform the following each calendar month (statement cycle): 1) a minimum of 25 debit card purchases post to the account; 2) you receive at least one direct deposit or one ACH debit/credit during the cycle; and 3) you receive monthly e-Statements for the account. Please note that the purchases MUST actually post to the account during the monthly qualification cycle. We post purchases to the account when we receive them from the merchants and that may occur one or more days after the purchase date. Purchases 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). The first qualification cycle will begin on the date you open or convert to a First Rate Checking account and end on the last day of that calendar month. The qualification cycle will be each calendar month thereafter.

### b. Additional Benefits.

If you meet all three eligibility requirements for the calendar month listed above, we will refund domestic ATM service charges up to \$25.00 per statement cycle. If you close the account before the end of the statement cycle, you will forfeit any ATM service charge refunds.

## 9. Cashback Checking Account Features

No commercial accounts may participate in this program. The following features are unique to Cashback Checking accounts.

### a. Account Qualifications.

In order to earn the 1% cash back reward on your debit card purchases each month (up to a maximum reward of \$10.00 per month), you must perform the following each calendar month (statement cycle): 1) a minimum of 30 debit card purchases post to the account; 2) you receive at least one direct deposit or one ACH debit/credit during the cycle; and 3) you receive monthly e-Statements for the account. Please note that the purchases MUST actually post to the account during the monthly qualification cycle. We post purchases to the account when we receive them from the merchants and that may occur one or more days after the purchase date. Purchases 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). The first qualification cycle will begin on the date you open or convert to a Cashback Checking account and end on the last day of that calendar month. The qualification cycle will be each calendar month thereafter. The cash back reward will be posted at the end of the statement cycle. If you terminate the Cashback Checking account before the end of the statement cycle, you will forfeit any cashback reward earned for the month.

## 10. Youth Account Features

Youth Savings accounts are available for members under 18 years of age. When you reach 18 years of age, the Youth Savings account will be converted to a regular share savings account.

## Our Service Charges • Effective February 15, 2025

## Checking Accounts

|                             |                  |
|-----------------------------|------------------|
| Checking I.....             | FREE             |
| First Rate Checking .....   | FREE             |
| Cashback Checking .....     | FREE             |
| Check Printing Charge ..... | charges may vary |

## Overdraft Privilege

|                                  |              |
|----------------------------------|--------------|
| Paid NSF Item <sup>1</sup> ..... | \$27.50 each |
|----------------------------------|--------------|

## ATM/Debit Card (ATM owner-imposed surcharges may apply.)

|   |                              |
|---|------------------------------|
| Foreign ATM Transactions <sup>7</sup> .....         | \$1.00 per transaction       |
| Balance Inquiries at Foreign ATM <sup>7</sup> ..... | \$1.00 per inquiry           |
| Card Replacement Charge .....                       | \$5.00 each                  |
| PIN Replacement Charge .....                        | \$5.00 each                  |
| Card Rush Charge (domestic) .....                   | \$60.00                      |
| Card Rush Charge (international) .....              | charges may vary             |
| International Transaction Charge .....              | up to 1% of transaction amt. |

This charge applies to any debit card transaction where the merchant country is different from the country of the card issuer, regardless of whether a currency conversion is performed and even if you initiate the transaction from within the United States.

|                                  |              |
|----------------------------------|--------------|
| ATM/Debit Overdraft Charge ..... | \$27.50 each |
|----------------------------------|--------------|

## Return Items

|                                 |              |
|---------------------------------|--------------|
| Return NSF Item* .....          | \$27.50      |
| Uncollected Funds Charge* ..... | \$27.50      |
| Returned Deposited Item .....   | \$13.00 each |

## Account Administration

|   |                      |
|---|----------------------|
| Statement Copy .....                              | \$1.50 per statement |
| Check Copy .....                                  | \$2.00 per check     |
| ACH Check Copy/Research.....                      | \$2.00 per document  |
| Invalid Address Service Charge <sup>8</sup> ..... | \$5.00 per quarter   |

Service charge will be assessed when the account has an invalid address for longer than 90 days.

|   |                  |
|---|------------------|
| Member Account Inactivity Service Charge <sup>8</sup> ..... | \$5.00 per month |
|---|------------------|

Service charge will be assessed when there are 24 consecutive months of no activity on the member account number. Activity is defined as deposits, withdrawals, transfers and payments. Exceptions from the Inactivity Service Charge: members with a primary address in California or Texas; members with an active loan, credit card (with a balance), IRA, HSA or CD; or primary account owner is 21 or younger.

|  |             |
|--|-------------|
| Member Account Minimum Balance Service Charge <sup>8</sup> ..... | up to \$.99 |
|--|-------------|

Service charge will be assessed if the balance in the account is less than \$1.00 for longer than 45 days and has no active loans, credit card (with a balance), IRA, HSA or CD.

|                                       |                  |
|---------------------------------------|------------------|
| Account Research.....                 | \$20.00 per hour |
| Document Retrieval from Storage ..... | \$26.00 per box  |
| Change of Checking Account Type ..... | \$10.00 each     |

Safe Deposit Box<sup>2</sup>

|  |                  |             |                  |
|--|------------------|-------------|------------------|
| 3x5.....                                   | \$15.00 per year | 5x10.....   | \$45.00 per year |
| 3x10.....                                  | \$30.00 per year | 10x10 ..... | \$75.00 per year |
| Replace Lock <sup>4</sup> .....            | \$125.00         |             |                  |
| Safe Deposit Box Late Payment Charge ..... | \$10.00 per year |             |                  |

## Wire Transactions

|                             |                  |
|-----------------------------|------------------|
| Outgoing Domestic Wire..... | \$20.00 per wire |
|-----------------------------|------------------|

## Online Banking

|   |                   |
|---|-------------------|
| EXPRESSnet Online Banking .....                 | FREE              |
| EXPRESSnet Online Bill Payment Service .....    | FREE              |
| Expedited Bill Pay Check (2-Day Delivery) ..... | \$19.95 per check |

|   |              |
|---|--------------|
| Non-sufficient funds (NSF) charge for Online Bill Payment and/or EXPRESS External Transfer Service* ..... | \$27.50 each |
|---|--------------|

## Miscellaneous

|  |                                   |
|--|-----------------------------------|
| Loan Skip-a-payment <sup>6</sup> ..... | \$25.00 per skipped payment       |
| Check Overdraft Transfer Charge .....  | \$2.00 per day                    |
| EFT Overdraft Transfer Charge .....    | \$2.00 per item                   |
| Stop Payment on Check or ACH .         | \$27.50 per item/sequential range |
| Delete Stop Payment.....               | \$27.50 per item/sequential range |

## Money Management

|  |                   |
|--|-------------------|
| Account Excess Check Charge (over six per month) ..... | \$15.00 per check |
| Cashier's Check (more than 2) <sup>3</sup> .....       | \$2.00 each       |
| Visa Gift Card (\$10.00-\$1,000.00).....               | \$2.00 each       |
| Coin Kiosk <sup>2</sup> (Member) .....                 | FREE              |
| Foreign Currency Purchase/Return <sup>2</sup> .....    | \$12.50 each      |
| Foreign Check Deposit (below \$10,000).....            | FREE              |
| Foreign Check Deposit (\$10,000 or more).....          | \$125.00          |

## DBA/Business Accounts

|   |                   |
|---|-------------------|
| Checking I Account <sup>5</sup> .....       | \$10.00 per month |
| EXPRESSnet Online Bill Payment Service..... | FREE              |

## Non-Members

|   |                           |
|---|---------------------------|
| Coin Kiosk <sup>2</sup> .....                       | 15% of total coin deposit |
| Replace On-Us Check with Cashier's Check .....      | \$5.00 per check          |
| Cash On-Us Check/Cashier's Check <sup>9</sup> ..... | \$5.00 per check          |

<sup>1</sup> Discretionary service based on account standing; limitations apply.

<sup>2</sup> Service available at select branch locations.

<sup>3</sup> Service provided at no charge to Prime Partners, First Rate and Cashback Checking account holders.

<sup>4</sup> We cannot duplicate keys if a key cannot be located. Safe deposit box must be drilled by a locksmith.

<sup>5</sup> Account type/product no longer offered.

<sup>6</sup> Requirements and limitations apply; see skip-a-payment form for details.

<sup>7</sup> A Foreign ATM is an ATM not owned by us.

<sup>8</sup> This service charge may fully exhaust the funds in the account and lead to account closure.

<sup>9</sup> No charge if the payee of the check is under 16 years old.

*\*An NSF/Uncollected Funds service charge is assessed each time an item is presented against insufficient/uncollected funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient/uncollected funds will result in a separate service charge*