

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:07-01-2023

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Membership Savings (1)	\$0.00 - \$99.99	0.00 %	0.000 %
	\$100.00 & Greater	0.03 %	0.025 %
<input type="checkbox"/> Secondary Savings (1)	\$0.00 - \$99.99	0.00 %	0.000 %
	\$100.00 & Greater	0.03 %	0.025 %
<input type="checkbox"/> Christmas Club (1) (2)	\$0.01 - \$2,400.00	1.00 %	1.000 %
	\$2,400.01 & Greater	0.00 %	0.001 %
<input type="checkbox"/> Vacation Club (1) (2)	\$0.01 - \$2,400.00	1.00 %	1.000 %
	\$2,400.01 & Greater	0.00 %	0.001 %
<input type="checkbox"/> Kasey Koala (1)		0.03 %	0.025 %
<input type="checkbox"/> Teen Savers (1)		0.03 %	0.025 %
<input type="checkbox"/> Checking (1)	\$0.00 - \$99.99	0.00 %	0.000 %
	\$100.00 & Greater	0.00 %	0.001 %
<input type="checkbox"/> Military Checking (1)		0.00 %	0.000 %
<input type="checkbox"/> Fresh Start Checking (1)		0.00 %	0.000 %
<input type="checkbox"/> Member Trust Checking (1)		0.00 %	0.000 %
Account Type	FIXED RATE (<i>Share Certificate Account</i>)		
	MATURITY DATE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input type="checkbox"/> Share Certificate (3)	_____	0.25 %	0.025 %
	_____	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 _____. 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
Account Closure (6 mos. or less)	\$5.00
Account Reconciliation (min 1 hr)	\$25.00 /hr
ACH IAT (International Account Transaction)	\$5.00*
ACH Manual Linking	\$15.00* ea
Automatic Overdraft Transfer	\$10.00* ea
Cashing Member Drafts (for non-members)	\$5.00
Check Cashing for Members	FREE
Fresh Start Checking/Member Trust Checking Monthly Service Fee	\$5.00 /month
Mailed Statements (free for members over 62)	\$5.00 /statement
Membership Fee (waived if opened online)	\$5.00
Negative Account Balance (after 5 days, for 5 days)	\$10.00 /day
Non-Sufficient Funds / Overdraft Items	\$30.00* ea
Reopening Account (after CU closure)	\$25.00
Reopening Account (after 2 closures)	\$20.00
Research Accounts Older than 12 Mos. (1-hour minimum)	\$25.00 /hour
Returned Deposit Item	\$10.00* ea
Privilege Pay Usage	Amount of usage, minimum \$5.00, maximum \$35.00 ea
Statement Copies/Printout of Account	\$5.00* /month
Stop Payment Draft, ACH, or Corporate Draft	\$25.00*

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

Home Equity/HELOC Fees	Fee Amount
Home Equity & HELOC Processing	\$300.00
HELOC Advance	\$25.00 ea
Late Fee	\$30.00 or 5% of pmt. (greater of the two)
Other Fees	See HELOC Officer

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

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

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

Effective: 7/1/2023

*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