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## Fee Schedule and Truth in Savings Disclosures

These Truth in Savings Disclosures set forth current conditions, rates, fees and charges applicable to your Share/Savings, Share Draft/Checking, and Share Certificate Accounts at Cascade Community Federal Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on these Truth in Savings Disclosures and acknowledges they are part of the Membership and Account Agreement.

### TRUTH IN SAVINGS DISCLOSURES

*Except as specifically described, the following disclosures apply to all of the accounts above.*

**1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change every six (6) months as determined by the Board of Directors. 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 assumes that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Money Maximizer accounts are tiered rate accounts. If the account balance falls within a particular tier, the dividend rate for that tier will be paid on the entire balance in the account.

Pathfinder 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. For Pathfinder Checking accounts, 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. To earn the qualifying dividend rate and APY for Pathfinder Checking accounts, you must be a) enrolled in eStatements, b) make at least twelve Credit Union debit and/or credit card purchases during the calendar month, and) have at least one electronic deposit or withdrawal from your Pathfinder Checking Account during the calendar month.

**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 Rates and Annual Percentage Yield set forth above are accurate as of the Effective Date, which the Credit Union anticipates paying for the applicable dividend period.

**3. Compounding and Crediting.** Dividends will be compounded and credited as set forth 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 all deposits on the business day you make the deposit to your account. If you close your 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 accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to balance in the account each day.

**6. Account Limitations.** For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For Membership Share, Regular Share, Youth Savings, Money Maximizer, and IRA accounts, the first four (4) in-person withdrawals are fee; any additional in-person withdrawals are subject to a fee as set forth in the fee schedule.

### 7. Certificate Account Features.

- a. **Account Limitations.** After your account is opened, you may not make additional deposits to a Certificate account.
- b. **Maturity.** Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
- c. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.
  - i. **Amount of Penalty.** The amount of the penalty is the greater of: a) \$250 for terms greater than one year (\$100 for terms of one year or less), and b) an amount equal to 15 days of dividends for each month of the original certificate term (e.g. penalty is 180 days dividends for a 12-month certificate).
  - ii. **How the Penalty Works.** The penalty is calculated as a forfeiture of part or all of the dividends that have been earned. If the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will not be deducted from the principal.
  - iii. **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 account owner 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.** Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**8. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**9. Membership.** As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

- a. Par Value of One Share: \$1.00

- b. Number of Shares Required: 1

*The Credit Union may offer other rates in the future. If you have any questions or require current rate information on your accounts, please call the Credit Union.*

| Fee Schedule  |   |
|---|---|
| Pathfinder & Business Checking Fees   |   |
| Monthly Service Charge-Business   | No Charge                                       |
| Business Account Transaction Fee* (1 <sup>st</sup> 25 items per month free)   | .25 cents/ for each transaction                 |
| Debit Card  | No Charge                                       |
| Online Banking  | No Charge                                       |
| Digital Banking Including Mobile Deposit  | No Charge                                       |
| NSF Paid/Returned   | \$29.00 per presentment                         |
| Overdraft Transfer  | \$2.00 per Item                                 |
| Stop Payment (ACH or Debit) Cleared   | \$29.00 per Item or Sequence                    |
| Check Copy  | \$5.00 per Copy                                 |
| Temporary Checks (First Book Free)  | \$5.00  |
| Business Account Deposit Correction   | \$2.50 per Deposit                              |
|   |   |
| Miscellaneous Account Fees  |   |
| Account History Printout or Statement Copy  | \$2.00/Printout/Copy                            |
| Account Research (1/2 HR Minimum)   | \$25.00 per Hour                                |
| Bad Address   | \$5.00 per Month                                |
| Carfax Report   | \$20.00 per Report                              |
| Cashier's Check Fee ((Fee Waived if Payable to Member or over \$5000)   | \$5.00 per Check                                |
| Deposited Check Copy  | \$5.00 Per Item                                 |
| Dormant Account (Charged After One (1) Year of Inactivity and Balance of less than \$1000   | \$5.00 per Month                                |
| Escheatment of Abandoned Account/Check  | \$50.00 per Occurrence                          |
| Excessive Withdrawal Fee on Share (After Four (4) Free per Month  | \$2.00 per Withdrawal (Over Four (4) per Month) |
| Express Mailing   | \$25.00 per Mailing                             |
| Foreign Item (Check Deposit)  | \$25.00 per Item                                |
| Legal Process (Garnishment, Levy, etc.)   | \$75.00 per Item                                |
| Lost or Stolen Cashier's Check or Money Order Replacement   | \$15.00 per Item                                |
| Money Order   | \$2.00 per Item                                 |
| NSF ACH Origination   | \$29.00 per Item                                |
| Online Account Access   | No Charge                                       |
| Returned Deposit Item***  | \$13.00 per Item                                |
| Returned Deposit Item (Drawn on Own Account Elsewhere) ***  | \$29.00 per Item                                |
| Tax ID Mismatch   | \$100.00 per Incident                           |
|   |   |
| Loan Account Fees   |   |
| Consumer Loan Late payment (20% of Interest Due)  | Minimum \$25, Maximum \$75                      |
| Skip Payment  | \$25.00 Each                                    |
| Home Equity Annual Fee (Variable Rate)  | \$75.00 Annually                                |
| Home Equity Fee Reimbursement (Variable Rate); Reimburse 3 <sup>rd</sup> Party Fees if Loan is Paid Off and Closed within First 36 Months | Varies  |
| Loan Subordination  | \$200.00 per Loan                               |

| Fee Schedule                                   |                                    |
|--|------------------------------------|
| Re-conveyance Fee                              | \$225.00 per loan                  |
| Business/Commercial Loan Late Fee              | Equal to 5% of Minimum Payment Due |
| Mortgage Loan Late payment                     | Equal to 5% of Payment Due         |
| <b>Debit Card/ATM Fees</b>                     |                                    |
| ATM Withdrawal(s) at ATMs within CO-OP Network | No charge                          |
| ATM Withdrawal(s) at ATMs Not in CO-OP Network | \$1 per Item**                     |
| Card Replacement                               | \$10.00 per Card                   |
| Expedited Card or PIN                          | \$75.00 per Item                   |
| Third Party Foreign Transaction Fee****        | 1% of Transaction Amount           |
| <b>Visa Credit Card Fees</b>                   |                                    |
| Annual Fee                                     | None                               |
| Transaction Fee                                | None                               |
| Third Party Foreign Transaction Fee****        | 1% of Transaction Amount           |
| Balance Transfer Fee                           | None                               |
| Late Payment Fee (After 15 Days Past Due)      | Up to \$25.00                      |
| Card Replacement Fee                           | \$10.00 per Card                   |
| Expedited Card or Pin Number                   | \$75.00 per Item                   |
| <b>Wire Transfer Fees</b>                      |                                    |
| Wire Transfer (Incoming)                       | \$10.00 per Wire Transfer          |
| Wire Transfer (Outgoing)                       | \$20.00 per Wire Transfer          |
| Wire Transfer/Western Union (Foreign)          | \$75.00 per Wire Transfer          |
| Western Union (Domestic)                       | \$35.00 per WU Transfer            |

\*A business transaction is considered to be any item processed by an employee (e.g., phone transfers, night drop, in branch transfers and check deposits (each check is considered one (1) transaction).

\*\*This fee for Non-CO-OP ATM Transactions will be refunded up to \$10 within a calendar month for accounts meeting Pathfinder requirements (Refer to Account Disclosure). Pathfinder and business account requirements per calendar month: Enrolled in eStatements, at least twelve (12) debit and/or credit card purchases and have at least one (1) electronic deposit or withdrawal.

\*\*\*if the item is redeposited a second time, at your request, you may be charged a second fee, if the item is returned again unpaid.

\*\*\*\*This fee applies to any credit and/or 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.

