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# Rate & Fee Schedule and Truth in Savings Disclosures

Effective date: 03/29/2024

These Truth in Savings Disclosures set forth current conditions, rates, fees, and charges applicable to your Share/Savings, Share Draft/Checking, Share Certificate Accounts, Business Share/Savings, Business Share Draft/Checking and Business 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.

Accounts	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn the Stated APY	Dividends Compounded/Credited	Dividend Period
<b>Membership Share</b>	0.10%	0.10%	\$1.00	\$0.01	-	-
<b>Regular Share</b>	0.10%	0.10%	\$0.00	\$0.01	-	-
<b>Money Maximizer</b>						
\$0 – 2,499.99	0.25%	0.25%	\$2500.00	\$0.01	Monthly	Monthly
\$2,500 - \$9,999.99	0.50%	0.50%				
\$10,000 – 24,999.99	0.75%	0.75%				
\$25,000 - \$49,999.99	0.99%	1.00%				
\$50,000 - \$99,999.99	1.24%	1.25%				
\$100,000 - \$149,999.99	1.39%	1.40%				
\$150,000+	1.49%	1.50%				
<b>Pathfinder Checking</b>						
<b>Qualifying</b>			\$0.00		Monthly	Monthly
\$0-\$1,000	0.25%	0.25%				
Greater than \$1,000	0.02%	0.02%				
<b>Non-qualifying</b>	0.00%	0.00%				
<b>IRA Savings</b>	0.75%	0.75%	\$25.00	\$0.01	Monthly	Monthly
<b>HSA</b>	0.00%	0.00%	\$0.00	\$0.00	N/A	N/A
<b>Share Certificates</b>						
6-Month Certificate	1.98%	2.00%	\$500.00	\$500.00	At maturity	Monthly
12-Month Certificate	2.96%	3.00%				
18-Month Certificate	2.96%	3.00%				
24-Month Certificate	2.96%	3.00%				
36-Month Certificate	3.20%	3.25%				
48-Month Certificate	3.44%	3.50%				
60-Month Certificate	3.44%	3.50%				
<b>IRA Certificates</b>						
6-Month Certificate	1.98%	2.00%	\$500.00	\$500.00	At maturity	Monthly
12-Month Certificate	2.96%	3.00%				
18-Month Certificate	2.96%	3.00%				
24-Month Certificate	2.96%	3.00%				
36-Month Certificate	3.20%	3.25%				
48-Month Certificate	3.44%	3.50%				
60-Month Certificate	3.44%	3.50%				
<b>Certificate Special (Share or IRA) *</b>						
11-Month Certificate	3.68%	3.75%	\$500.00	\$500.00	At maturity	Monthly
11-Month IRA Certificate	3.68%	3.75%				

\* At maturity, 11-month certificate will automatically convert to a 12-month certificate unless redeemed prior to 10-day grace period.

\*\* Terms for indicated Special Certificates, including the maturity date, will vary. These are not eligible for renewal and will close at maturity.

## 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 at any time 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 is based on an assumption 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. Transaction Limitations.** The Credit Union is only required to permit a withdrawal if you have sufficient available funds in your account to cover the full amount of the withdrawal. Checks or other transfer or payment orders which are drawn against insufficient available funds will be subject to a service fee, set forth in the Rate and Fee Schedule. If there are sufficient available funds to cover some but not all of your withdrawal orders, the Credit Union may allow those withdrawals for which there are sufficient available funds in any order at the Credit Union's discretion. The Credit Union may also refuse to allow a withdrawal in other cases, for example: any dispute between the owners about the account (unless a court has ordered the Credit Union to allow the withdrawal), a legal garnishment or attachment is served, the account secures an obligation to the Credit Union, any required documentation has not been presented, or you fail to repay a Credit Union loan on time. You will be advised of the reasons for refusal if such action is taken. The Credit Union reserves the right to require members to give notice in writing of any intended withdrawals from any account (except checks) of not less than seven (7) days and up to sixty (60) days, as required by law, before such withdrawal.

**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.*

<b>Fee Schedule</b>	
<b>Pathfinder &amp; Business Checking Fees</b>	
Monthly Service Charge-Business	No Charge
Business Account Transaction Fee* (1 <sup>st</sup> 25 items per month free)	.25 cents/ for each transaction
NSF Paid/Returned	\$29.00 per presentment
Stop Payment (ACH or Debit) Cleared	\$29.00 per Item or Sequence
Temporary Checks (First Book Free)	\$5.00
Business Account Deposit Correction	\$2.50 per Deposit
<b>Miscellaneous Account Fees</b>	
Statement Reprint	\$2.00 per Reprint
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
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
Express Mailing	\$50.00 per Mailing
Foreign Item (Check Deposit)	\$25.00 per Item
Legal Process (Garnishment, Levy, etc.)	\$75.00 per Item
Money Order	\$2.00 per Item
NSF ACH Origination	\$29.00 per Item
Returned Deposit Item (Drawn on Own Account Elsewhere) ***	\$29.00 per Item
<b>Loan Account Fees</b>	
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
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 Not in CO-OP Network	\$1 per Item**
Card Replacement Fee	\$10.00 per Card
Expedited Card or PIN	\$75.00 per Item
Third Party Foreign Transaction Fee****	1% of Transaction Amount

Fee Schedule	
Mastercard Credit Card Fees	
Third Party Foreign Transaction Fee****	1% of Transaction Amount
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
Wire Transfer Fees	
Wire Transfer (Domestic)	\$20.00 per Wire Transfer
Wire Transfer (Foreign)	\$75.00 per Wire 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. **Note:** This fee is waived for business accounts that maintain \$50,000 or more in loans with CCCU.

\*\*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.

