

RATE AND FEE SCHEDULE

Deposit Rates



Effective Date: 06/09/2021	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	MINIMUM DAILY BALANCE TO EARN INTEREST	INTEREST COMPOUNDED & CREDITED
Youth Membership/Kid Kash			\$5	\$5	Quarterly
Age: < 19					
\$5.00 - \$9,999.99	.03%	.03%			
\$10,000.00 - \$24,999.99	.03%	.03%			
\$25,000.00 and greater	.03%	.03%			
Membership Account			\$5	\$100	Quarterly
\$100.00 - \$9,999.99					
\$10,000.00 - \$24,999.99	.03%	.03%			
\$25,000.00 and greater	.03%	.03%			
Rainy Day Savings Account			\$25	\$100	Quarterly
\$100.00 - \$9,999.99	.03%	.03%			
\$10,000.00 - \$24,999.99	.03%	.03%			
\$25,000.00 and greater	.03%	.03%			
Money Market Plus			\$0	\$0.01	Monthly
\$0.01 - \$1,000.00	0.30%	0.30%			
\$1,000.01 - \$5,000.00	0.25%	0.25%			
\$5,000.01 - \$10,000.00	0.20%	0.20%			
\$10,000.01 - \$50,000.00	0.10%	0.10%			
\$50,000.01 - \$100,000.00	0.08%	0.08%			
\$100,000.01 - \$250,000.00	0.05%	0.05%			
\$250,000.01 and greater	0.03%	0.03%			
Choice Money Market			\$25,000	\$25,000	Monthly
\$25,000.00 - \$49,999.99	0.08%	0.08%			
\$50,000.00 - \$99,999.99	0.10%	0.10%			
\$100,000.00 and greater	0.15%	0.15%			
First Time Homebuyers Savings	0.10%	0.10%			Monthly
IRA Deposit			\$100	\$100	Quarterly
\$.00 - \$9,999.99	.10%	.10%			
\$10,000.00 and greater	.15%	.15%			
Simply Checking* & MY Checking*	N/A	N/A	\$25.00	N/A	None
50+ Checking	0.03%	0.03%	\$25.00	\$0.01	Monthly
Direct Interest Checking	0.03%	0.03%	\$25.00	\$0.01	Monthly
Premier Interest Checking			\$25.00	\$0.01	Monthly
\$0.00 - \$1,499.99	0.03%	0.03%			
\$1,500.00 - \$24,999.99	0.05%	0.05%			
\$25,000.00 - \$49,999.99	0.07%	0.07%			
\$50,000.00 - \$99,999.99	0.09%	0.09%			
\$100,000.00 and Greater	0.12%	0.12%			

TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information. The Interest Rate and Annual Percentage Yield on your accounts are set forth above. The Interest Rate and Annual Percentage Yield may change periodically as set forth above for each account, as determined by Management and/or Board of Directors. The Interest Rates and Annual Percentage Yields applicable to each account depends on the balance ranges set forth above. Once a balance range is met, the highest Interest Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.

2. Compounding and Crediting. Interest will be compounded and credited as set forth above.

3. Accrual of Interest. Interest begins to accrue on cash deposits on the business day you make the deposit to your account. Interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

4. Balance Information. The minimum balance required to open each account is set forth above. For all saving, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts, interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

5. Membership Account. Your Membership Account is a share account and earns dividends rather than interest. With respect to the Membership Account, all references in this Rate and Fee Schedule to "interest" or "interest rate" shall mean "dividends" or "dividend rate". Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield set forth above for your Membership Account are the prospective rates Management and/or the Board anticipates paying for the applicable dividend period.

6. Money Market Account. Limit one account per tax-id number. Dividends are paid at the stated dividend rate for each tier on the portion of the balance within the specified tier. Total dividends paid are based on the amount calculated in each tier.

The rates appearing in this Schedule are accurate and effective for Savings Accounts as of the Effective Date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at 541-928-4536 or at 1-800-950-4536.

FEDERALLY INSURED BY NCUA**RATE AND FEE SCHEDULE****Fee Schedule**

Monthly Account Fees	
Inactive Checking Account (No Activity for 6 Months, Balance \$250 or Less)	\$10.00
Inactive Membership Account (No Activity for 12 Months, Balance \$100 or Less)	\$10.00
ID Theft Recovery Services	\$2.00
Related Account Fees	
Automatic Overdraft Transfer - Per Occurrence	\$4.00
Honored Overdraft/ Courtesy Pay - Per Occurrence	\$30.00
Non-Sufficient Funds/ Returned Item (Authorized/ Written By Member) - Per Occurrence	\$30.00
Returned Deposited Item (Written to Member) - Per Occurrence	\$15.00
Foreign Return Deposited Item (Written to Member) - Per Occurrence	\$25.00
Automated Teller Machines (ATM)	
CWCU & CO-OP Network ATMs	Free
All Other ATMs	\$1.50
Checks	
Check Copy - In Branch	\$5.00
Check Copy – Mail or Faxed	\$10.00
Check Printing	Varies by Style
Counter (Temporary) Checks – Per Page of Four	\$1.00
Official CU Check – Per Check	\$5.00
Debit/ Credit Cards	
Plastic Card Replacement – Per Card	\$5.00
Card Rush – Per Card	\$40.00
VISA Debit/ ATM International Transaction Fee – Originated Outside US	1% of transaction (made in/merchants located in foreign country)
VISA Credit/ Debit Draft Copy	\$12.00
Online Bill Payments	
Non-Sufficient Funds	\$30.00
Stop Payment	\$30.00
Expedited Payment (Check)	\$25.00
Expedited Payment (ACH)	\$5.00
Miscellaneous Fees	
Account Research - Per Hour (Minimum One Hour Charge)	\$25.00
Address Locator Fee	\$5.00
Black Zipper Bags	\$10.00
Collection Fee	Cost + \$15.00
Garnishment/ Tax Levy Processing Fee – Per Item	\$50.00
IRA Early Closure Fee (Within 180 Days of Opening)	\$50.00
Phone Payment (Non-CWCU Check, Account or Card)	\$10.00
Statement Copy Fee	\$5.00
Subpoena Fee - Per Hour (Minimum One Hour Charge)	\$25.00
Stop Payment – ACH, Official CU Checks and Member Checks (Item or Sequence)	\$25.00
Safe Deposit Box Fees	
3" X 5" Annual Rent	\$35.00
5" X 5" Annual Rent	\$45.00
3" X 10" Annual Rent	\$50.00
5" X 10" Annual Rent	\$65.00
Drilling Box	Cost + \$20.00

Key Replacement	\$25.00
Wire Transfers	
Incoming	\$15.00
Outgoing	\$25.00

