

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 share 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 Savings, Checking and Certificate Accounts

Account Type	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
SAVINGS ACCOUNTS – EFFECTIVE 06-01-2023							
Savings, Club, IRA, Round Up & Loan Payment Savings							
\$100 to \$999.99	0.50%	0.50%	\$5	\$100	n/a	Quarterly	Quarterly
\$1,000 to \$9,999.99	0.50%	0.50%					
\$10,000 to \$24,999.99	0.50%	0.50%					
\$25,000 and over	0.50%	0.50%					
Money Market Account							
\$2,500 to \$24,999.99	2.00%	2.02%	\$2,500		\$2,500	Monthly	Monthly
\$25,000 to \$74,999.99	2.25%	2.27%					
\$75,000 to \$99,999.99	2.50%	2.53%					
\$100,000.00 and up	3.00%	3.04%					
Mortgage Escrow Account	n/a	n/a	n/a	n/a	n/a	n/a	n/a
CHECKING ACCOUNTS – EFFECTIVE 06-01-2023							
Checking, Secure Checking & 50 Plus Checking	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Checking Lite	n/a	n/a	\$25	n/a	\$10	n/a	n/a
Simply Checking	n/a	n/a	\$25	n/a	n/a	n/a	n/a
Platinum Checking							
\$1,000 to \$4,999.99	1.75%	1.76%	\$1,000	\$1,000		Monthly	Monthly
\$5,000 and over	2.25%	2.27%					
Cash Rewards High Interest Checking Qualifying*			n/a	n/a	n/a	Monthly	Monthly
Up to \$25,000	3.50%	3.56%					
Over \$25,000	0.15%	0.15%-3.56%					
Non-Qualifying	0.03%	0.03%%					
BUSINESS ACCOUNTS – EFFECTIVE 06-01-2023							
Advantage 1000 Business Checking	n/a	n/a	\$50	n/a	\$1,500	n/a	n/a
Solutions 750 Business Checking	n/a	n/a	\$50	n/a	n/a	n/a	n/a

Account Type	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
CERTIFICATE ACCOUNTS – EFFECTIVE 11-24-2023							
Share & IRA Certificates							
1 month	2.47%	2.50%					
3 months	2.96%	3.00%					
6 months	3.20%	3.25%					
12 months	3.93%	4.00%					
18 months	3.69%	3.75%	\$500	\$500		Monthly	Monthly
24 months	3.69%	3.75%					
30 months	3.44%	3.49%					
36 months	3.44%	3.49%					
48 months	3.44%	3.49%					
60 months	3.44%	3.49%					
Jumbo Share & IRA Certificates							
1 month	2.49%	2.52%					
3 months	2.98%	3.02%					
6 months	3.22%	3.27%					
12 months	3.95%	4.02%					
18 months	3.71%	3.77%	\$100,000	\$100,000		Monthly	Monthly
24 months	3.71%	3.77%					
30 months	3.46%	3.52%					
36 months	3.46%	3.52%					
48 months	3.46%	3.52%					
60 months	3.46%	3.52%					

* Cash Rewards High Interest Checking accounts must meet the following account qualifications to earn the qualifying dividend rate and APY:

- 1) a minimum of \$300 debit card purchases posted during each month;
- 2) enrolled in e-Statements and online banking;
- 3) receive at least \$300 in direct deposits each month; and
- 4) make at least \$300 in payments each month using bill pay.

Further details are set forth in the Explanation of Rates and Service Charges Disclosures below.

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. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown 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.

Regular share accounts, Platinum Stripes checking accounts, Club accounts, Loan Payment savings accounts, and Money Market

Accounts are tiered rate accounts. For these accounts, if the account balance falls within the range of a particular tier, the dividend rate for that tier will apply to the full balance in the account. Cash Rewards High Interest checking accounts are tiered rate accounts. For these accounts, the dividend rate for a particular tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, 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 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 except certificate accounts, dividends are calculated using the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the dividend period. To calculate the average daily balance, we add the balance in the account for each day in the period and dividing that amount by the number of days in the period. For certificate accounts, dividends are calculated using the Daily Balance method, in which dividends are calculated by applying a periodic rate to the balance in the account for each day of the dividend period.

6. Account Limitations

For all money market 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.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

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.

1) Amount of Penalty. The amount of the penalty equals half the dividends that would be earned on the original term of the certificate.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that have been or would be earned on the amount withdrawn. If earned dividends are insufficient or have previously been withdrawn, the penalty will be deducted from the principal balance.

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.

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. Cash Rewards High Interest Checking Features

There is a limit of one account per household. Business purpose accounts are not eligible. The following features are unique to these 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 for a particular monthly qualification cycle, Cash Reward High Interest Checking accounts must satisfy the following requirements:

1) a minimum of \$300 debit card purchases posted during each month; 2) enrolled in e-Statements and online banking; 3) receive at least \$300 in direct deposits each month; and 4) make at least \$300 in payments each month using bill pay.

Transactions may take one or more banking days from the date the transaction was made to post to the account. Transactions 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).

b. ATM Fee Rebates

For a Cash Reward High Interest checking account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle, up to a maximum of \$25 per Monthly Qualification Cycle. An ATM receipt must be presented to us for reimbursement of any single fee of \$5 or more. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

c. Cash Rewards

If the account qualifications are met for a Monthly Qualification cycle for the Cash Reward High Interest checking account, you will receive a cash rebate of 3.0% of the amount of debit card purchases posted to the account you have with us during that cycle, up to a maximum rebate of \$10 per cycle.

9. Round Up Savings Features

Upon your enrollment in the Round Up for Savings program, we will round up your debit card transactions to the nearest dollar amount and transfer the difference from your checking account to either the Round Up Savings account or other designated savings account. We will not round up purchases posted for any day in which you do not have sufficient funds in the checking account and the Round Up transfer will be cancelled for that day.

If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to your Round Up Savings or designated savings account will not be reversed and will remain in the savings account.

We may modify or cancel the Round Up feature at any time without prior notice. You may cancel the Round Up feature on the account at any time by notifying us.

Our Service Charges

Account History Printout (per month)	\$1.00	Non-Sufficient Funds (NSF)* per year	
ATM Deposit Fee	\$2.00	1st overdraft	\$25.00
(non-The Credit Union for All machines)		2nd and 3rd overdrafts (each)	\$30.00
ATM Withdrawal at The Credit Union for All Machines.....	FREE	4th and 5th overdrafts (each)	\$35.00
<i>Visit the Alliance One website to find surcharge-free ATMs in our network.</i>		6th or more overdrafts (each)	\$40.00
ATM Withdrawal	\$1.00	Online Bill Pay (person-to-person)	\$3.00
(at any non-The Credit Union for All machine - hosting fee)		Overdraft Protection Transfer	\$10.00
Box of checks (depends on style).....	Varies	(Transfer from another The Credit Union for All account)	
Cashier's Check	\$3.50	Remote Deposit via Digital App	\$0.50
Check Cashing (Insufficient Account Balance).....	\$3.50	Debit Card - Based on Design	\$0 - \$10 + Donation
Copy of Check (per check)	\$2.00	ATM or Debit Card - Replacement	\$15.00
<i>Print copies of your checks for free when you use The Credit Union for All's convenient, FREE online banking service.</i>		Loan Payment Book - Replacement.....	\$15.00
Foreign Deposited Items	\$10.00	Returned Loan Payment (each)	\$25.00
(drawn on a bank in another country)		Returned Deposited Item (each)	\$25.00
Garnishments, Citations, Tax Levy and		Savings Account Electronic Withdrawal	\$15.00
Child Support Collections	\$35.00	(if withdrawals exceed 6 per month)	
Online Bill Pay (Account inactive for 90 days)	\$7.00	Secure Checking Protection	\$4.95
Inactive Checking for 180 days	\$12.00	(individual protection per month)	
(balance under \$100, fee is per month)		Secure Checking Protection (household protection - per month)	\$9.95
Inactive Savings for 180 days.....	\$12.00	Skip-A-Pay (per skipped payment for loans with payments under	
(balance under \$100 and over 21 years old with no loan for		\$250)	\$30.00
90 days, the fee is per quarter)		Skip-A-Pay (per skipped payment for loans with payments over	
Returned Mail - per piece	\$10.00	\$250)	\$40.00
IRA Transfer Request (to another trustee or custodian) ..	\$10.00	Statement Copy/Tax Form Copy	\$3.00
Incorrect Tax ID Number (annual)	\$50.00	Stop Payment.....	\$35.00
International Transaction Fee		Teller's Checks (if less than \$1000 and payable to third party - per	
(if made in a foreign currency)	1.0% of transaction amt	check)	\$2.00
International Transaction Fee		Teller's Checks (if payable to self or another financial institution)	
(if made in a US dollars)	0.8% of transaction amt	FREE
<i>This fee applies to any debit card transaction made at a loca-</i>		Telephone Payments	\$15.00
<i>tion in a foreign country, or payable to a merchant located in a</i>		(\$3 per every \$100 of the payment. \$15 fee min.)	
<i>foreign country even if you initiate the transaction from within</i>		Telephone Transfer (4 per month).....	FREE
<i>the United States.</i>		Telephone Transfer	\$1.00
License Plate Stickers	\$7.00	(after 4th transfer - each - per month)	
Loan Origination Fee: Consumer Loan - Unsecured	\$25.00	Verification of Deposit Request	\$2.50
Loan Origination Fee: Consumer Loan - Secured	\$50.00	Visa Gift Card (non-reloadable).....	\$5.00
Loan Origination Fee: Second Mortgage & HELOC	\$100.00	Wire Transfer - Incoming	\$10.00
Loan Origination Fee: First Mortgage.....	\$100.00	Wire Transfer - Outgoing	\$30.00
Money Order for 50+ Club Members	\$1.50	Wire Transfer - International	\$50.00
All Other Money Orders.....	\$2.50	Notary Fee (for non-members - per stamp).....	\$1.00
The Credit Union for All Visa Travel Prepaid Debit Card			
Reloadable	\$6.00		
Fee to Reload Card (in increments of \$100).....	\$4.00		
Money Market Maintenance Fee	\$10.00		
(if average daily balance falls below \$2500 per month)			
Money Market Maintenance Fee	\$10.00		
(for more than six withdrawals per month)			