SHARE RATES

Rates are subject to change. Call for rate verification.

SAVINGS ACCOUNT

Last declared dividend rate:
Tier 1 – As of the last dividend declaration date, if your daily balance was $2,000.00 or more, the dividend rate paid on the entire balance in your account was **.02%** with an annual percentage yield of **.02%**.
Tier 2 – As of the last dividend declaration date, if your daily balance was less than $2,000.00, the dividend rate paid on the entire balance in your account was **.01%** with an annual percentage yield of **.01%**.

VACATION CLUB ACCOUNT

Last declared dividend rate:
Tier 1 – As of the last dividend declaration date, if your daily balance was $2,000.00 or more, the dividend rate paid on the entire balance in your account was **.02%** with an annual percentage yield of **.02%**.
Tier 2 – As of the last dividend declaration date, if your daily balance was less than $2,000.00, the dividend rate paid on the entire balance in your account was **.01%** with an annual percentage yield of **.01%**.

CHRISTMAS CLUB ACCOUNT

Last declared dividend rate:
As of the last dividend declaration date, the dividend rate was **.04%** with an annual percentage yield of **.04%** on your account.

INDIVIDUAL RETIREMENT ACCOUNT

Last declared dividend rate:
Tier 1 – As of the last dividend declaration date, if your daily balance was $2,000.00 or more, the dividend rate paid on the entire balance in your account was **.15%** with an annual percentage yield of **.15%**.
Tier 2 – As of the last dividend declaration date, if your daily balance was less than $2,000.00 the dividend rate paid on the entire balance in your account was **.05%** with an annual percentage yield of **.05%**.

MONEY MARKET INVESTMENT ACCOUNT

Last declared dividend rate:
Tier 1 – As of the last dividend declaration date, balance under $5,000.00, the dividend rate was **.60%** with an annual percentage yield of **.60%**.
Tier 2 – As of the last dividend declaration date, balance under $10,000.00, the dividend rate was **.80%** with an annual percentage yield of **.80%**.
Tier 3 – As of the last dividend declaration date, balance under $25,000.00, the dividend rate was **1.20%** with an annual percentage yield of **1.21%**.
Tier 4 – As of the last dividend declaration date, balance under $50,000.00, the dividend rate was **1.40%** with an annual percentage yield of **1.41%**.
Tier 5 –As of the last dividend declaration date, balance under $100,000.00, the dividend rate was **1.60%** with an annual percentage yield of **1.61%**.
Tier 6 – As of the last dividend declaration date, balance over $100,000.00, the dividend rate was **2.00%**with an annual percentage yield of **2.02%.**

October 1, 2026

COMMON FEATURES

BYLAW REQUIREMENTS:

If you do not complete payment of one share in your Savings account within 30 days of admission to membership, you may be terminated from membership at the end of the dividend period in which the time elapses.

TRANSACTION LIMITATION-We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

NATURE OF DIVIDENDS- Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).

NATIONAL CREDIT UNION SHARE INSURANCE FUND- Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

RETURNED CHECKS/ELECTRONIC FUNDS TRANSFER (EFT)- We reserve the right to close your account after 3 returned checks or 3 returned EFT transactions on your account. We will notify you in writing if such action is necessary on our part.

EFT-You may receive credits or debits to your account through EFT. You agree that if you receive funds by EFT, we are not required to notify you at the time the funds are received. Instead, the transfer will be shown on your periodic statement. We may provisionally credit your account for an EFT before we receive final settlement. We may reverse the provisional credit or you will refund us the amount if we do not receive final settlement.

FEE SCHEDULE/TRANSACTION LIMITATIONS

Membership application fee		$ .25
Account closed within 90days of opening		$15.00
Rapid Cash Transfer	each	$ 3.00
Direct Payment	each	$ 4.00
Copy of statement	per statement	$ 5.00
Copy of paid check		$ 3.00
Stop payments (all items)		$45.00
Returned check fee		$30.00
Insufficient funds fee		$30.00
Excessive withdrawal fee		$ 5.00
Notary (non-member personal documents)		$20.00
Visa Gift Card		$ 2.50
Visa Travel Money Card		$ 5.00
Christmas Club withdrawal fee (see CC rules)		$25.00
Returned Mail fee for incorrect address		$ 3.00
Dormant Account fee	monthly	$ 5.00
Loan Application fee		$25.00
Verification of deposit		$10.00
Levy/Garnishment processing		$25.00
Abandoned Property Report processing fee		$25.00
Lien and Recording Fees – member responsibility- on county of registration fees and temp lien fee if applicable		cost based

AN ACCOUNT IS CONSIDERED DORMANT IF FOR 12 MONTHS NO WITHDRAWALS OR DEPOSITS, OTHER THAN CREDITED DIVIDENDS, HAVE BEEN MADE TO THE ACCOUNT. THE FEE FOR A DORMANT ACCOUNT IS $5.00 PER MONTH.