



ACCOUNTS RATE & COST RECOVERY SCHEDULE

This Rate and Cost Recovery Schedule sets forth certain conditions, rates, fees and charges applicable to your savings and checking accounts at Rogue 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 this Rate and Cost Recovery Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Account Rates and Terms						Effective Date: 01/27/2023		
	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance To Avoid Fee	Minimum to Earn Dividends	Dividend Compound	Dividend Credited	Dividend Period
Savings	0.05%	0.05%	---	---	\$100	Monthly	Monthly	Monthly
Rogue Rangers Savings: \$0 - \$9,999.99 Remainder of balance	1.00% 0.25% - 1.00%	1.00% 0.25%	---	---	---	Monthly	Monthly	Monthly
Rogue Climbers Savings: \$0 - \$9,999.99 Remainder of balance	1.00% 0.25% - 1.00%	1.00% 0.25%	---	---	---	Monthly	Monthly	Monthly
Rogue Climbers Checking:	0.00%	0.00%	---	---	---	---	---	---
Money Maker: \$0-\$9,999.99 \$10,000-\$24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$149,999.99 \$150,000 +	0.25% 0.30% 0.30% 0.30% 0.35% 0.35%	0.25% 0.30% 0.30% 0.30% 0.35% 0.35%	---	\$2,000	---	Monthly	Monthly	Monthly
Ownership Account	5.12%	5.00%	---	---	---	Monthly	Monthly	Monthly
IRA Accumulator	0.25%	0.25%	\$100	---	\$100	Monthly	Monthly	Monthly
Regular Checking	0.00%	0.00%	---	---	---	---	---	---
Super Checking	0.05%	0.05%	---	\$1,000	---	Monthly	Monthly	Monthly

TRUTH-IN-SAVINGS DISCLOSURES

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

1. **Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union. Money Maker accounts are tiered rate accounts. For these accounts, the specified Dividend Rate for a tier will apply to the entire account balance if the balance falls within the range for that tier. Youth Savings accounts are tiered rate accounts. For these accounts, the dividend rate applicable to a particular balance tier will apply only to the portion of the balance that is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the Effective Date shown above.
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 Rate and Annual Percentage Yield set forth above which the Credit Union anticipates paying for the applicable dividend period are accurate as of the Effective Date.
3. **Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth above.
4. **Accrual of Dividends.** Dividends will begin to accrue on non-cash deposits (e.g. checks) 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, except IRA Accumulator and Money Maker accounts.
5. **Balance Information.** The minimum balance required to open each account is set forth above. For Money Maker and Super Checking accounts, the minimum balance required to avoid a service fee is set forth above. If the minimum balance is not met, there will be a service fee as set forth on the reverse side. For Savings accounts, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
6. **Fees and Charges.** The fees and charges applicable to your account, set forth in the accompanying Account Rate and Cost Recovery Schedule, will be based on your participation with the Credit Union and may change monthly. The fees appearing in this Schedule are accurate and effective for Savings and Checking Accounts as of the Effective Date indicated above. The minimum balance required to avoid a monthly service or participation fee is based on the average daily balance.
7. **Youth Account Features.** For every deposit of \$1.00 or more, you will receive a digital punch on your digital deposit punch card. After five digital punches we will deposit \$2.00 into your Ownership Account. There is a maximum of ten completed digital punch cards per year. Only deposits made at a branch location are eligible. Digital punch cards expire when the member turns 13 years of age.

OPTIONS TO AVOID A \$5 PARTICIPATION FEE

- Be a member for more than 10 years
- Have \$500 or more in combined deposits (average daily balance on deposits)
- Have an active checking account (direct deposit into a checking account and Online Statements)
- Have a current loan
- Have a paid-off loan (after 2018)
- Be under the age of 25
- Have a portfolio with Rogue Investment Services

If at least one of the above options are not met after three months of membership, a \$5 Participation Fee will be deducted monthly from your account. Only required to meet one participation option per membership.

ACCOUNT FEES	MEMBER	PREMIER MEMBER *
Account Reconciliation and Research (per hour)	\$20.00	\$20.00
ATM Transactions	All RCU/CO-OP ATM Transactions are free*	
Check Order	Varies*	Varies*
Courtesy checks (per sheet)	\$1.00	No fee
Deposited checks returned from members account at another financial institution	\$25.00	\$25.00
Inactive Membership - monthly service fee (Assessed after 24 months of inactivity)	\$5.00	\$5.00
Money Maker - monthly service fee (\$2,000 minimum balance to avoid fee)	\$10.00	No fee
Overdrafts (NSFs) created by check or other electronic means whether returned or paid (Maximum fees charged per day = \$145.00)	\$29.00	\$29.00
Stop Payments (per item or series)	\$20.00	No fee
Super Checking - monthly service fee (\$1,000 minimum balance to avoid fee)	\$5.00	No fee
MISCELLANEOUS SERVICES	MEMBER	PREMIER MEMBER *
Corporate Check Fee (3 free per month)	\$5.00	No fee
Foreign Check Fee	Varies	Varies
Garnishments and Levies	\$35.00	\$35.00
Money Order - Issued for up to \$1,000 (3 free per month)	\$5.00	No fee
Non-Rogue Card Access Fee	\$10.00	No fee
Payment by Phone (debit/credit or checking at other institution)	\$10.00	No fee
Safe Deposit Box	Varies	Varies
Wire Transfers – Domestic / International	Varies	Varies
ADDITIONAL INFORMATION *		
ATM Transaction fees	ATM fees may be charged by other financial institutions or vendors.	
Check Orders - Member	1 free box of "Basic Image" checks at time of account opening.	
Check Orders – Premier Member	2 free boxes of "Basic Image" checks per calendar year.	
Premier Member	\$30,000+ in combined balances	

1. Other fees may be assessed for services not listed within this document.
2. The following accounts will automatically transition from:
 - Rogue Rangers to Rogue Climbers at age 13;
 - Rogue Climbers to regular checking and savings accounts at age 18.

If you have any questions or require current rate information on your accounts, please call us at 800.856.7328.