



## 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:				
	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MINIMUM BALANCE TO AVOID FEE	MINIMUM TO EARN DIVIDENDS	DIVIDEND COMPOUND	DIVIDEND CREDITED	DIVIDEND PERIOD
SAVINGS			\$5.00	—	\$100.00	MONTHLY	MONTHLY	MONTHLY
YOUTH (11 & UNDER) \$0 - \$9,999.99 REMAINDER OF BALANCE			\$5.00	—	—	MONTHLY	MONTHLY	MONTHLY
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 +			—	\$2,000.00	—	MONTHLY	MONTHLY	MONTHLY
OWNERSHIP ACCOUNT			—	—	—	MONTHLY	MONTHLY	MONTHLY
IRA ACCUMULATOR			\$100.00	—	\$100.00	MONTHLY	MONTHLY	MONTHLY
REGULAR CHECKING			—	—	—	—	—	—
SUPER CHECKING			—	\$1,000.00	—	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 punch on your deposit punch card, up to a maximum of five completed punch cards per year.

**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 or paid-off loan
- 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.

<b>ACCOUNT FEES</b>		<b>MEMBER</b>	<b>PREMIER MEMBER</b> \$30,000+ IN COMBINED BALANCES
SUPER CHECKING MONTHLY SERVICE FEE (\$1000 minimum to avoid fee)		\$5.00	NO FEE
MONEY MAKER MONTHLY SERVICE FEE (\$2000 minimum to avoid fee)		\$10.00	NO FEE
ATM TRANSACTIONS		<b>ALL RCU/CO-OP ATM TRANSACTIONS ARE FREE*</b>	
NSF CHECK OR OTHER ITEMS RETURNED OR PAID (MAX \$145.00 PER DAY) (per returned transaction)		\$29.00	\$29.00
DEPOSITED CHECKS RETURNED (per returned transaction)		\$5.00	NO FEE
GARNISHMENTS & LEVIES		\$35.00	\$35.00
<b>MISCELLANEOUS SERVICES AVAILABLE</b>			
CHECK ORDERS		1 BOX <sup>1</sup>	2 BOXES <sup>2</sup>
MONEY ORDERS <sup>3</sup>	(THREE FREE PER MONTH)	\$5.00	NO FEE
OFFICIAL CHECKS	(THREE FREE PER MONTH)	\$5.00	NO FEE
PAYMENT BY PHONE (debit or credit)		\$10.00	NO FEE
PAYMENT BY PHONE (checking at other institution)		\$10.00	NO FEE
WIRE TRANSFERS		VARIES	VARIES
SAFE DEPOSIT BOXES		VARIES	VARIES
COURTESY CHECK FEE (per sheet)		\$1.00	NO FEE
STOP PAYMENTS (per item or series)		\$20.00	NO FEE
ACCOUNT RECONCILIATION & RESEARCH (per hour)		\$20.00	\$20.00
FOREIGN CHECKS/CASH		VARIES	VARIES
NON-ROGUE CARD ACCESS FEE		\$10.00	NO FEE
INACTIVE MEMBERSHIP FEE		\$5.00	\$5.00

\*ATM fees may still be charged by the other financial institution or vendor.

- 1) One free box of "Basic Image" checks at time of checking account opening.
- 2) Two boxes of "Basic Image" checks per year.
- 3) Money Orders issued for up to \$1,000.

Other fees may be assessed for services not listed on this document.

If you have any questions or require current rate information on your accounts, please call the Credit Union at 800.856.7328