ROGUE CREDIT UNION

# 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: 11/15/2026 |
|---|---|---|---|---|---|---|---|---|
| | 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:<br>$0 - $9,999.99<br>Remainder of balance | <br>1.26%<br>0.50% - 1.26% | <br>1.25%<br>0.50% | --- | --- | --- | Monthly | Monthly | Monthly |
| Rogue Climbers Savings:<br>$0 - $9,999.99<br>Remainder of balance | <br>1.26%<br>0.50% - 1.26% | <br>1.25%<br>0.50% | --- | --- | --- | Monthly | Monthly | Monthly |
| Rogue Climbers Checking: | 0.00% | 0.00% | --- | --- | --- | --- | --- | --- |
| Money Market:<br>$0-$9,999.99<br>$10,000-$24,999.99<br>$25,000-$49,999.99<br>$50,000-$99,999.99<br>$100,000-$149,999.99<br>$150,000 + | <br>0.50%<br>0.60%<br>0.75%<br>0.90%<br>1.00%<br>1.00% | <br>0.50%<br>0.60%<br>0.75%<br>0.90%<br>1.00%<br>1.00% | --- | $2,000 | --- | Monthly | Monthly | Monthly |
| Ownership Account* | 5.00% | 4.89% | N/A | N/A | N/A | Monthly | Monthly | Monthly |
| IRA Accumulator | 0.50% | 0.50% | $100 | --- | $100 | Monthly | Monthly | Monthly |
| Regular Checking | 0.00% | 0.00% | --- | --- | --- | --- | --- | --- |
| Super Checking | 0.05% | 0.05% | --- | $1,000 | --- | Monthly | Monthly | Monthly |
| MyRewards Checking**<br>$0-$1,000<br>Remainder of balance | <br>3.00%<br>0.00% | <br>2.96%<br>0.00% | --- | --- | --- | Monthly | Monthly | Monthly |
| MyMoney Market<br>$0 - $250,000<br>Remainder of Balances<br>With MyRewards<br>Checking Fee**<br>Entire Balance | <br>3.00%<br>1.50%<br><br><br>1.50% | <br>2.96%<br>1.49%<br><br><br>1.49% | --- | --- | --- | 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 Market 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 blended 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 Market accounts.



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5. Balance Information. The minimum balance required to open each account is set forth above. For Money Market 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. Ownership Account Limitations*. For Ownership Accounts, cashback reward credits are the only deposits permitted to the account. No other deposits permitted. A limit of $4000 applies each calendar year for transfers through Dividend Max. Once the limit is reached, cashback reward credits will remain in the originating account. Transfers into the Ownership Account through Dividend Max will automatically resume at the beginning of the following year.

7. Fees and Charges. The fees and charges applicable to your account, set forth on the reverse side, 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.

8. 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.

9. MyRewards Checking. **APY = Annual Percentage Yield. APY of 3% will apply to the first $1000. Balances over $1000 will earn 0% APY. MyRewards Checking members are eligible for 1% cash back on interest paid into a Qualifying Loan. A Qualifying Loan must be (1) in the same name as the MyRewards Checking Account owner or joint owner; (2) paid from MyRewards Checking Account; and (3) secured by collateral other than real estate, (4) paid current and not past due. Cash back is paid into an Ownership Account in the same name as the MyRewards Checking Account owner at the end of the month. A service fee of $10 applies to MyRewards Checking unless the following three factors are met by 7 pm on the last day of the month: (1) at least $1000 is deposited into the account each calendar month. Transfers between accounts under the same tax reported owner do not qualify; (2) at least 10 qualifying transactions, defined as debit card transactions, Zelle® transactions, credit card transactions, ACH transactions to/from Rogue deposit accounts, and check transactions; and (3) enrollment in paperless statements. Rogue Credit Union reserves the right to change these terms at any time. ** Upon enrollment of Double Save the Change™ we will (1) round up your MyRewards debit card purchases to the nearest dollar, (2) determine the difference between your original amount and the rounded up amount, (3) multiply that difference by two, and transfer the doubled amount from your checking account to your Ownership Account once each day in two transfers. For the first 30 days, we will match 50% of your transfer. Limit $100 Double Save the Change™ Match. If you do not have sufficient funds available in your checking account, or if any transaction has overdrawn your checking account, we will not round up daily purchases and we will not make the Double Save the Change™ transfer for that day. The Double Save the Change™ program is subject to change at any time.

10. MyMoney Market Account. ** APY= Annual Percentage Yield. MyMoney Market Account requires a MyRewards Checking account. If the MyRewards Checking account is closed, the MyMoney Market Account will convert to a standard Money Market offering. Member must meet requirements of the MyRewards Checking, including the requirements to avoid the $10 service fee, in order to earn higher APY. Failure to avoid the monthly service fee for MyRewards Checking will result in the lower APY. No minimum balance required. Interest rates and APY may change. This account has a sweep function. The terms and conditions can be found in the document titled Demand Deposit Marketplace (DDM) with IDEA Feature Program, which are provided to you at the time of opening the account and available here: https://www.roguecu.org/agreements-and-disclosures



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ROGUE CREDIT UNION™

# ACCOUNTS RATE & COST RECOVERY SCHEDULE

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. You are only required to meet one participation option per membership.

| ACCOUNT FEES | MEMBER | PREMIER MEMBER * |
|---|---|---|
| Account Reconciliation and Research (per hour) | $25.00 | $25.00 |
| ATM Transactions | All RCU/CO-OP ATM Transactions are free* | |
| Check Order | Varies* | Varies* |
| Courtesy checks (per sheet) | $1.00 | No fee |
| Inactive Membership - monthly service fee (Assessed after 18 months of inactivity) | $5.00 | $5.00 |
| Money Market - monthly service fee ($2,000 minimum balance to avoid fee) | $10.00 | No fee |
| Courtesy Pay Fee (NSFs) that are paid** (Maximum fees of 5 charged per day) | $14.00 | $14.00 |
| Overdrafts (NSFs) that are returned unpaid | No fee | No fee |
| Stop Payments (per item or series) | $25.00 | No fee |
| Super Checking - monthly service fee ($1,000 minimum balance to avoid fee) | $5.00 | No fee |
| MyRewards Checking - monthly service fee | $10.00** | $10.00** |
| **MISCELLANEOUS SERVICES** | **MEMBER** | **PREMIER MEMBER *** |
| Card Printing Fee ($10 fee after third card issued) | Yes | Yes |
| Card Rush Order | $50.00 | $50.00 |
| Official Check Fee | $3.00 | No fee |
| Foreign Check Fee | Varies | Varies |
| Garnishments and Levies | $50.00 | $50.00 |
| Money Order - Issued for up to $1,000 | $3.00 | No fee |
| Non-Rogue Card Access Fee | $10.00 | No fee |
| Payment by Phone (debit/credit) | $15.00 | $15.00 |
| 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 loan and deposit balances

** See MyRewards Checking, Section 9, in the Truth-in-Savings Disclosures above for the requirements to avoid the MyRewards Checking monthly service fee, which also affects the APY provided on the MyMoney Market Account as described in Section 10 above.

**NSF items may be presented multiple times by payee and a fee will be assessed at each presentment.

1. This Schedule may not include every fee related to your membership (such as loan-related fees or fees passed on from third parties). If a fee is to be charged outside of this Schedule, it will be disclosed to you before it is assessed.

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.



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