

COREPLUS CREDIT UNION

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SHARE ACCOUNT RATE SCHEDULE

Federally Insured by NCUA
Equal Opportunity Lender

Equal Housing Lender

The rates, fee, and terms applicable to your account at the Credit Union are provided in this Truth in Savings disclosure. The Credit Union may offer other rates, fees and terms for these accounts from time to time. The Credit Union may also offer other rates, fees and terms for a variety of savings/checking products that would differ from those offered in this disclosure. See a Credit Union staff member for account specific disclosures.

RATE INFORMATION

If applicable the prospective dividend rate on your specific account and the prospective annual percentage yield (APY) for the current dividend period are shown in the section (Account Details) above. The dividend and annual percentage yield (APY) may change every month as determined by the Credit Union Board of Directors. The table below shows other share account types (savings and checking) currently offered by the Credit Union.

Account Type		Rate*	APY**	Min. Balance***
Share Savings		0.05%	0.05%	N/A
Share Club		0.05%	0.05%	N/A
Health Savings ¹		0.24%	0.25%	N/A
IOLTA Checking ²		0.74%	0.75%	N/A
Check24 ⁴		2.95%	3.00%	N/A
Money Market	Tier 1	0.09%	0.10%	\$2,000
	Tier 2	0.14%	0.15%	\$25,000
	Tier 3	0.19%	0.20%	\$50,000
Kasasa Cash	Qualified, Below Cap	2.95%	3.00%	N/A
	Qualified, Over Cap	0.29%	0.30%	\$10,000
	Non-Qualified	0.05%	0.05%	N/A
Premier Checking	Tier 1	0.05%	0.05%	\$0
	Tier 2	0.09%	0.05 - 0.10%	\$10,000
	Tier 3	0.19%	0.17 - 0.20%	\$50,000
Kasasa Cash Back		N/A	N/A	N/A
Kasasa Tunes		N/A	N/A	N/A
PerksPLUS Free Checking		N/A	N/A	N/A
Simple Checking		N/A	N/A	N/A
2 nd Chance Checking		N/A	N/A	N/A
Small Business Checking		N/A	N/A	N/A
Industrial Hemp Checking		N/A	N/A	N/A
Regular Checking (no longer offered)		N/A	N/A	N/A
EKO Checking (no longer offered)		N/A	N/A	N/A
Business Checking (no longer offered)		N/A	N/A	N/A

*Prospective Rates Effective: June 01, 2023

** Annual Percentage Yield (APY)

*** The minimum balance requirement for dividends, if applicable, is show in the table above. See the Minimum Balance Requirements section below for other specific account minimum balance requirements.

****Rate applied to first \$2,500 on deposit only

¹**HEALTH SAVINGS ACCOUNT (HSA) Special rules govern the use of HSA funds, withdrawals and deposit limits. See a Member Service Representative for an account agreement and additional disclosures. See your tax advisor about the tax advantages and liabilities of an HSA.**

NOTE: MEMBERSHIP IS REQUIRED AND A PAR VALUE SHARE MUST BE MAINTAINED FOR MEMBERSHIP SEE APPLICABLE SECTIONS BELOW FOR DETAILS.

COMPOUNDING AND CREDITING

Dividends will be compounded monthly and credited monthly. For this account type the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is February 1. If you close your account, or fall below the minimum daily balance requirement during the month, before dividends are credited, you will not receive accrued dividends.

MINIMUM BALANCE REQUIREMENTS

Minimum balance requirements for an account to earn dividends, if applicable, are listed below with other account specifics. Accounts that require a minimum balance will not be credited for accrued dividends during any dividend period during which the account falls below the required minimum balance.

- a. **Share Accounts** do not have specific minimum balance requirements. The par value membership share however is normally held reserved in a share account. See Par Value Shares and Dividend Period below for specifics.
- b. **Share Club Accounts** do not have specific minimum balance requirements although some clubs may require specific opening balances (i.e. Holiday Club, etc.) If such requirements exist they will be noted in an account specific Truth In Savings disclosure.
- c. **Money Market Accounts** are tiered accounts. If your money market account has the minimum balance to earn the tiered rate as stated above you will be paid that rate and APY on the entire balance in your money market account. A minimum balance of \$2,000 is required to open a Money Market account.
- d. **Checking (Share Draft) Accounts** generally do not have minimum balance requirements. Should a specific checking account product have such requirements it will be addressed separately (i.e. Premier Checking, etc.) within this section.
- e. **Premier Checking Accounts** are stepped accounts. Your premier checking account will pay the rate stated above on the amount of the total deposit in each step (i.e. A premier checking account with a total deposit of \$66,000 would be paid the step (tier) 1 rate on the first \$10,000, the step 2 rate on the next \$40,000 (50,000 – 10,000) and the step 3 rate on the remaining \$16,000. **Note: The actual earned APY for stepped accounts is shown as a range for tiers other than tier 1 because the actual APY is dependent on the total balance in each tier.**
- f. **2nd Chance Checking Accounts** designed to provide a second chance to members who have had problems with their checking accounts in the past while limiting some of the features associated with our traditional checking products that could increase our risk in offering the product. Requires a minimum opening balance of \$50.00 which may not be used to meet the par value share requirement for membership. *No overdraft protection is offered on this account, debit card access is based on management discretion.*

BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method which applies a periodic rate to the daily balance in the account for the period. Failure to maintain the minimum required daily balance during the dividend period will result in the loss of accrued dividends for the period.

ACCRUAL OF DIVIDENDS

Dividends will begin to accrue no later than the business day we receive provisional credit for placement of non-cash items (e.g. checks) to your account.

IOLTA Checking Account Fees

There are no monthly service fees for this account.

Check24 Account

A monthly service fee of \$7.00 may be charged against your account unless the following conditions exist:

- a. An on-line banking (iBanking) account relationship is maintained, and
- b. A valid email address is maintained, and
- c. E-statements are set up and maintained, and
- d. A Debit Card is active on the account, and
- e. A valid mailing (home) address is maintained, and
- f. You are between the ages of 14 and 24 years old.

**Members under 18 years old must have a joint owner over the age of 18*

Money Market Account

No monthly service fee, the following transaction limits will apply;

Minimum Opening Balance.....\$2000.00
Minimum Transaction Amount.....\$250.00

Limit of six transactions per month

Kasasa Cash

No monthly service fee. Account must meet the following criteria to be considered *qualified* and receive increased rates and ATM withdrawal fee reimbursements;

- a. Monthly direct deposit, ACH debit, or bill pay transaction
- b. At least 12 PIN-based or signature-based debit card purchases posted and settled
- c. Be enrolled in and have agreed to receive e-statements rather than paper statements

Rate Cap Information:

When Kasasa Cash account qualifications are met during a monthly qualification cycle daily balances up to and including \$10,000.00 in Kasasa Cash account earn a dividend rate of 2.95% resulting in an APY of 3.00%; and daily balances over \$10,000.01 earn a dividend rate of .29% on the portion of the daily balance over \$10,000.01.

See Kasasa Cash Truth in Savings for more information

Premier Checking Account

A monthly service fee of \$15.00 may be charged against your account unless the following conditions exist:

- a. A minimum daily balance of \$2,500 is maintained, and
- b. Direct Deposit of at least \$250.00 monthly is maintained, and
- c. A Debit Card is active on the account, and
- d. On-line banking (iBanking) is maintained, and
- e. E-Statements are activated for the account.

Kasasa Cash Back

No monthly service fee. Account must meet the following criteria to be considered *qualified* and receive cash back rewards and ATM withdrawal fee reimbursements;

- a. Monthly direct deposit, ACH debit, or bill pay transaction
 - b. At least 12 PIN-based or signature-based debit card purchases posted and settled
 - c. Be enrolled in and have agreed to receive e-statements rather than paper statements
- See Kasasa Cash Back Truth in Savings for more information.*

Kasasa Tunes

No monthly service fee. Account must meet the following criteria to be considered *qualified* and receive rewards and ATM withdrawal fee reimbursements;

- d. Monthly direct deposit, ACH debit, or bill pay transaction
 - e. At least 12 PIN-based or signature-based debit card purchases posted and settled
 - f. Be enrolled in and have agreed to receive e-statements rather than paper statements
- See Kasasa Tunes Truth in Savings for more information*

PerksPlus Checking Account

A monthly service fee of \$10.00 may be charged against your account unless the following conditions exist:

- a. Direct Deposit of at least \$250.00 monthly is maintained, and
- b. A Debit Card is active on the account, and
- c. On-line banking (iBanking) is maintained, and
- d. E-Statements are activated for the account, and
- e. Valid home address, and
- f. Opt-in for Overdraft Privilege

Simple Checking Account

A monthly service fee of \$5 may be charged against your account unless the following conditions exist:

- a. Opt-in for Overdraft Privilege³

*Up to 10 checks may be written and cleared against the account per month at no charge. Additional cleared items will be billed at \$.50 per item.

2nd Chance Checking Account

The following fees and charges may be assessed against your account (see also Min Balance Requirements above):

Account Opening	\$15.00
Debit Card (per card)	\$15.00
Insufficient Funds (NSF) (<i>per presentment</i>)	\$35.00
Monthly Service Charge	\$10.00

Small Business Checking Account

No monthly service fee, the following fee will apply;

First 50 transactions* free per month, each transaction thereafter.....\$.25

**transactions include all withdrawals, deposits, checks, ACH, and transfers*

Business Checking for Industrial Hemp Businesses

A monthly service fee of \$20 will be assessed against your account. (First 25 transactions are free. Each transaction over 25 = \$.25 per transaction)

Small Business Checking (Original): No Longer Offered

This is a legacy account and has been updated, see account above for current product offering. A monthly service fee of \$10.00 will be assessed against your account.

Transaction Fee.....\$1.00 per deposit

Regular Checking Account

This free checking account is a legacy account and is no longer being offered by CorePlus

EEKO Checking Account: *Discontinued*

This is a legacy account and is no longer being offered. A monthly service fee of \$12.00 may be charged against your account unless the following conditions exist:

- a. Direct Deposit of at least \$250.00 monthly is maintained, and
- b. A Debit Card is active on the account, and
- c. On-line banking (iBanking) is maintained, and
- d. E-Statements are activated for the account.

Business Checking Account: *No Longer Offered*

A monthly service fee of \$100.00 will be assessed against your account.

Transaction Fee.....\$1.00 per deposit

CERTIFICATE EARLY WITHDRAWAL PENALTIES

We may impose a penalty if you withdraw any of the principal before the maturity date.

AMOUNT OF PENALTY – For all Share Certificate and IRA Share Certificate account with terms of one (1) year or less, the amount of the early withdrawal penalty for your account(s) is the equivalent of 90 days dividends. For accounts with terms from one (1) year up to two (2) years the amount of the penalty is the equivalent of 182 days of dividends. For accounts with terms greater than two (2) years the amount of the early withdrawal penalty is the equivalent of 365 days of dividends.

HOW THE PENALTY WORKS – The penalty is calculated as a forfeiture of dividends that have or would be earned on the account. It applies whether or not dividends have been earned. In other words, if the account has not earned enough dividends, or earned dividends have already been withdrawn, the penalty will be deducted from the principal.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTY – At our option, we may pay the account before maturity date without imposing an early withdrawal penalty under the following circumstances:

- a. When the withdrawal is within ten (10) days of an automatically renewable certificate roll over
- b. When an account owner dies or is declared legally incompetent by a court or other competent jurisdiction
- c. Where the account is an IRA (Individual Retirement Account) and any paid within seven (7) days after establishment; or where the account is a KEOUGH Plan, provided that the depositor forfeits an amount equal to the simple dividends earned on the amount withdrawn; or where the account is an IRA or KEOUGH and the owner attains the age of 59 ½ or becomes disabled

IRA SHARE CERTIFICATE WITHDRAWALS – Standard early withdrawal penalties apply. Withdrawals of either principal or dividends on IRA accounts may result in other penalties and you should consult your accountant or tax advisor concerning applicability.

IRA ACCUMULATOR ACCOUNTS – An accumulator account is the basis for IRA Share Certificates and is used as the funding vehicle and deposit account for all Individual Retirement Account (IRA) activity. Accounts may be designated as Traditional IRA, Roth IRA, Roth Conversion or Educational IRAs. The following fees are associated with IRA Accumulator accounts:

TRADITIONAL, ROTH, AND ROTH CONVERSION ACCOUNTS

- a. Termination Fee: \$50.00 if closed before age fifty-nine and a half (59 ½)
- b. Withdrawal Fee: Thirty (30) days dividend penalty if withdrawn prior to age fifty nine and a half (59 ½)

EDUCATIONAL IRA ACCOUNTS

- a. Termination Fee: \$50.00 if closed before age thirty (30) and not used for the purpose of education (tuition, books, etc.)
- b. Withdrawal Fee: Thirty (30) day dividend penalty if withdrawn prior to age thirty (30) and not used for the purpose of education (tuition, books, etc.)

Withdrawals of either principal or dividends on IRA accounts may result in other penalties and you should consult your accountant or tax advisor concerning applicability.

COMMERCIAL ACCOUNT FEES FOR SHARED BRANCHING

The following fees and charges may be assessed against your commercial account when utilizing Shared Branching services:

Cash Deposit Processing (per \$5,000)	\$30.00
Change Fund Processing (see Note C1)	\$30.00
Check Deposit Processing (per item)	\$0.50
Rolled Coin Processing	(see Note C2)
Volume Coin Processing	25.0%

Note C1: **COMMERCIAL ACCOUNT CHANGE FUND PROCESSING** – All commercial account orders for change funds (i.e. change banks, register funds, etc.) require a minimum of 24-hour notice.

Note C2: **COMMERCIAL ACCOUNT ROLLED COIN PROCESSING** – All commercial account orders of/for rolled coin require a minimum of 24 hours advance notice. Processing (deposit or withdrawal) or rolled coin by commercial accounts shall be charged the following rates:

1. Pennies, nickels, and dimes.....Greater of \$0.50/roll or 10.0% of total coin order
2. Quarters and half-dollars
3. Dollar coins (withdrawals require min. of 24 hours advance notice) 10% of order

TRANSACTION LIMITATIONS

During any statement period, you may not make more than six (6) withdrawals or transfers from a non-transactional account (e.g. share, savings, etc.) to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure or reclassification to a transactional account type (i.e. converted to a share draft/ checking account).

NATURE OF DIVIDENDS

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

BYLAW REQUIREMENTS

A member who fails to complete payment of one share with admission to membership, or within six months from the increase in the par value of shares, or a member who reduces the share balance below par value of one share and does not increase the balance to at least the par value of one share within 6 (six) months of the reduction will be terminated from membership.

Shares may only be transferred from one member to another by an instrument in such form as the board may prescribe. The board has the right at any time to require members to give up to 60 days written notice of intention to withdraw the whole or any part of the amounts paid in by them.

No member may withdraw any shareholdings below the amount of the member's primary or contingent liability to the Credit Union if the member is delinquent as a borrower, or if borrowers for whom the member is co-maker, endorser, or guarantor are delinquent, without the written approval of a loan officer. Coverage of overdrafts under an overdraft protection policy does not constitute delinquency for purposes of this paragraph.

PAR VALUE OF SHARES AND DIVIDEND PERIOD

The par value of a regular share in this Credit Union is five dollars (\$5.00). The dividend period of the Credit Union is monthly, beginning on the first day of a month and ending on the last day of the month.

NATIONAL CREDIT UNION SHARE INSURANCE FUND

Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund (NCUSIF). Individual accounts are insured up to \$250,000. IRA and KEOUGH accounts are separately insured up to \$250,000. Go to: www.ncua.gov for additional details.