

# RATE & FEE SCHEDULE

LAST DIVIDEND DECLARATION DATE: 02/01/2025



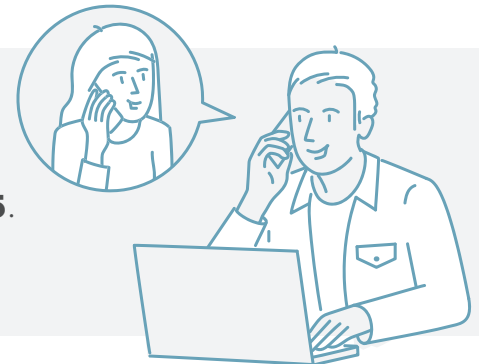
## CHECKING ACCOUNTS

Accounts	Dividend Rate %	Annual Percentage Yield	Min Opening Balance	Min Balance to Receive Dividends	Dividend Compounded & Credited	Dividend Balance Method	Balance to Avoid Service Fee	Dividend if Account Requirement Not Met	Annual Percentage Yield if Requirement Not Met
<b>BASE CHECKING</b>	-	-	\$5	-	-	-	-	-	-
<b>ASCENT CHECKING</b> \$0 - \$20,000 \$20,000.01+	2.96% .25%	.25%-3.00% .25%	\$25 \$25	- -	Monthly Monthly	Daily Daily	- -	.25% .25%	.25% .25%
<b>APEX CHECKING</b> \$0 - \$20,000 \$20,000.01+	4.889% .25%	.25%-5.00% .25%	\$25 \$25	- -	Monthly Monthly	Daily Daily	- -	.25% .25%	.25% .25%
<b>DIRECT CHECKING</b>	-	-	\$5	-	-	-	-	-	-
<b>DIVIDEND CHECKING</b>	.10%	.10%	\$5	\$500	Monthly	Daily	\$500 (Average Balance)	-	-
<b>SENIOR CHECKING</b>	.10%	.10%	\$5	\$100	Monthly	Daily	-	-	-
<b>BUSINESS CHECKING</b>	-	-	\$100	-	-	-	-	-	-
<b>PREMIUM BUSINESS CHECKING</b>	-	-	\$100	-	-	-	\$5,000 (Average Balance)	-	-

\*This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your accounts held at Consolidated Community Credit Union. 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 Service Pricing Schedule and acknowledges that it is a part of the Membership and Account Agreement. Consolidated Community Credit Union (CCCUCU), CCCUCU Cascade, and Providence Credit Union (PCU) are all trade names or registered service marks of Consolidated Federal Credit Union. Although these branches have different names, they are all part of the same credit union; shares and deposits held at each office are not separately insured.

## INTERESTED IN A FREE CONSULTATION?

Call a CCCU Member Advisor at **503.232.8070** or **800.444.8115**.  
You may also stop by any of our branch locations.



[www.consolidatedccu.com](http://www.consolidatedccu.com)

503.232.8070 | 800.444.8115



Consolidated Community Credit Union is an assumed business name of Consolidated Federal Credit Union.

Checking Account Fees	
Direct Checking Service Fee	\$7.00 per month if direct deposit cancelled
Dividend Checking Service Fee	\$4.00 per month if average balance not met or minimum balance of Money Market not met
Premium Business Checking Service Fee	\$10.00 per month if average balance not met
Business Checking Transaction Fee	\$ .15 per transaction over 75
Premium Business Checking Transaction Fee	\$ .15 per transaction over 300
Printed Checks	Price varies depending on style
Stop Payment	\$10.00 each
Starter Checks	\$ 2.00 per page (4 to a page)

Electronic Funds Transfers	
Card Replacement	\$ 10.00 each
ATM Replacement PIN	\$ 5.00 each
Bill Payment Service	Free with any Checking Account Bill Pay Rush Payment Overnight: \$19.95 2nd day delivery: \$14.95 Bill Pay donation check: \$1.99 Bill Pay gift check: \$2.99
Wire Transfer Fee (incoming)	\$ 6.00 per transfer
Wire Transfer Fee (incoming - int'l)	\$ 18.00 per transfer
Wire Transfer Fee (outgoing)	\$15.00 per transfer
Int'l Wire Transfer Fee/ U.S. Dollars	\$40.00 per transfer
Int'l Wire Transfer Fee/ Converted	\$35.00 per transfer
Direct Credit Wire	\$15.00 per wire

Other Service Fees	
Account Reconciliation	\$25.00 per hour
Account Research	\$25.00 per hour
Statement Copy Fee	\$2.00 per page
Deposited Item Return Fee	\$10.00
Cashier's Check	\$3.00
Gift Cards	\$3.99
Dormant Account (24 months/under \$150)	\$10.00 per month
Garnishment/Levy	\$35.00
Returned Mail	\$5.00 per item
Non-member Check Cash (sponsor check)	\$5.00 per check
Check Cashing Fee	\$5.00 per check
Check Copy	\$2.00 per check
Online loan payment with other F.I./debit card	\$5.00
Loan payment with other F.I./debit card made via phone	\$10.00
NSF/Overdraft Fee	\$10.00 per instance
Balance Verification (faxed)	\$5.00
Collected Funds Verification	\$5.00
Account Transaction History	\$1.00 per page
Hold Statement	\$5.00 per hold
Visa International Transaction Fee	Up to 1% of each transaction
Items Sent for Collection	\$15.00 per item + cost
Foreign Item Deposit	\$10.00
Foreign Item Deposit – Canadian	\$5.00
Foreign Draft - Canadian	\$20.00
Foreign Draft Purchase	Price varies depending on country
Foreign Currency Purchases or Sales	\$12.00 FedEx Fee (per \$5,000 US)
FedEx	Mon – Fri: \$32 Sat: \$35
Mobile Deposit Personal	FREE up to 150/month
Mobile Deposit Business	FREE up to 150/month over \$0.45 for each
Money Orders (Cascade Branch Only)	\$2.00 each

## 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 on the reverse side. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. For all dividend bearing accounts, the Dividend Rate may change monthly as determined by the Board of Directors. Ascent & Apex Checking Account is a tiered rate account. The Dividend Rate or Annual Percentage Yield applicable to each account depends on the balance ranges set forth on the reverse side. The Dividend Rate for each range will only apply to the balance within that range.

**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 on the reverse side were effective on the last Dividend Declaration Date for the applicable dividend period.

**3. Compounding and Crediting.** For dividend bearing accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

**4. Accrual of Dividends.** Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all dividend bearing accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** The minimum balance required to open each account is set forth on the reverse side. The minimum monthly balance required to avoid a service fee or to obtain the stated Annual Percentage Yield set forth on the reverse side. For Dividend, Senior, Apex and Ascent Checking accounts, the minimum daily balance required to obtain the stated Annual Percentage Yield is set forth on the reverse side. The minimum required balance and dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. For Dividend Checking Accounts, there is a minimum average daily balance required to avoid a service fee. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For business checking, the transaction fee is imposed for all transactions over 75 each month, regardless of balance.

### 6. Account Requirements & Limitations.

To receive the higher dividend rate for Ascent Checking, the account must have a payroll, social security or pension direct deposit each month. To receive the higher dividend rate for Apex Checking, the account must be enrolled in eStatements, must have a payroll, social security or pension direct deposit each month, at least one log-in to the CCCU online banking system each month and a minimum of 10 debit transactions each month (ATM transactions do not count toward the debit card requirements). The 10 debit transactions must be posted to the account prior to the last business day of each month regardless of when the transaction was conducted. All account requirements must be met by the last day of the month to qualify for the higher rate. The cycle for each month begins on the first day of each month.

**7. New Account Incentives.** New account incentives received by the member exceeding \$10 are subject to IRS 1099-INT reporting.

**8. Other Information.** Senior Checking is available to members age 55 or older. One Ascent or Apex Checking account per member.



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