

RATE & FEE SCHEDULE

LAST DIVIDEND DECLARATION DATE: 02.02.24



SAVINGS 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
REGULAR SAVINGS, BUSINESS SAVINGS & SECONDARY SAVINGS							
\$100 - \$4,999.99	.20%	.20%	\$5	\$100	Quarterly	Daily	-
\$5,000+	.30%	.30%					
YOUTH SAVINGS							
\$5 - \$99.99	.25%	.25%	\$5	\$5	Quarterly	Daily	-
\$100 - \$4,999.99	.50%	.50%					
\$5,000+	.75%	.75%					
HOLIDAY SAVINGS	.75%	.75%	\$5	\$100	Quarterly	Daily	-
FIRST-TIME HOME BUYER SAVINGS							
\$0 - \$20,000	1.98%	2.00%	\$5	-	Quarterly	Daily	-
\$20,000.01+	.50%	.50%					
NON-DIVIDEND SAVINGS	-	-	\$5	-	-	-	-
IRA/SEP/HSA SAVINGS							
\$100 - \$9,999.99	.50%	.50%	\$5	\$100	Quarterly	Daily	-
\$10,000 - \$24,999.99	.50%	.50%					
\$25,000 - \$49,999.99	.55%	.55%					
\$50,000 - \$99,999.99	.60%	.60%					
\$100,000+	.65%	.65%					
HI-YIELD MONEY MARKET							
\$2,500 - \$9,999.99	.80%	.80%	\$2,500	\$2,500	Monthly	Daily	\$2,500 (Min. Balance)
\$10,000 - \$24,999.99	1.00%	1.00%					
\$25,000 - \$49,999.99	1.24%	1.25%					
\$50,000 - \$99,999.99	1.49%	1.50%					
\$100,000+	1.98%	2.00%					
PREMIUM MONEY MARKET							
\$2,500 - \$24,999.99	1.00%	1.00%	\$2,500	\$2,500	Monthly	Daily	\$25,000 (Min. Balance)
\$25,000 - \$49,999.99	1.24%	1.25%					
\$50,000 - \$99,999.99	1.49%	1.50%					
\$100,000 - \$249,999.99	1.98%	2.00%					
\$250,000 - \$499,999.99	2.23%	2.25%					
\$500,000+	2.47%	2.50%					

*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, CCCU and CCCU Cascade are all trade names of Consolidated Federal Credit Union. Although these branches have different names, they are all part of the same credit union and shares held at each office are not separately insured.

Savings Account Fees	
Holiday Savings Service Fee	\$10.00 withdrawal fee if before November 1
Hi-Yield Money Market Service Fee	\$10.00 per month if minimum balance not met
Premium Money Market Service Fee	\$20.00 per month if balance falls below \$25,000
Stop Payment	\$10.00

Electronic Funds Transfers	
ATM Replacement Card	\$ 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
Legal Process Fee (garnishments)	\$35.00
Account Closure	\$10.00 if closed within first 6 months
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
Loan payment with other F.I. credit/debit card	2% on amount
NSF/Overdraft Fee	\$10.00 per instance
Overdraft Transfer	\$3.00 per transfer
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	\$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, except Money Market accounts, the Dividend Rate may change monthly as determined by the Board of Directors. For Money Market accounts, the Dividend Rate may change weekly as determined by the Board of Directors. Regular, Children's, Secondary, Holiday Savings and Money Market Accounts are tiered rate accounts. The Dividend Rate or Annual Percentage Yield applicable to each account depends on the balance ranges set forth on the reverse side. Once a balance range is met, the Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.

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 quarterly, except Money Market, which will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the quarter and ends on the last calendar day of the quarter. For Money Market accounts, 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 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 Money Market accounts, there is a minimum balance required to avoid a service fee.

6. Account Requirements & Limitations. For Holiday accounts, you may make withdrawals in the first six days of account opening without a charge; thereafter, there is a \$10.00 charge per withdrawal for withdrawals prior to November 1. After November 1, the account balance will be paid to you by check or a transfer to another account. Premium Money Market Accounts require that you have an active primary checking account relationship with CCCU.

7. Consolidated Community Credit Union is an assumed business name of Consolidated Federal Credit Union. Deposits are not separately insured under the two business names.

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

9. First-time Homebuyer Savings Account. Deductible contribution limits are set by the Oregon Department of Revenue, currently not to exceed \$5,000 for an account holder that files an individual tax return and \$10,000 for joint account holders that file a joint return and subject to change by the Oregon Department of Revenue. Account holder must be an Oregon resident and home purchase must be in Oregon. Deposits to an Oregon First-Time Home Buyer Savings Account can be made up to 10 years or until the account holder(s) purchase a house, whatever comes first. There is a maximum deduction of \$50,000. Please consult your tax advisor or the Oregon Department of Revenue (HB 4007) for a complete list of rules governing this account and the qualification that determine the applicable tax deductions. The credit union is not responsible or liable for: (a) Determining or ensuring that an account satisfies the requirement to be a First-Time Home Buyer Savings account; (b) Determining or ensuring that the funds in a First-Time Home Buyer Savings account are used for eligible costs; (c) Reporting or remitting taxes or penalties related to the use of a First-time Home Buyer Savings account.

