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# Account Disclosure Rate Supplement and Schedule of Fees and Charges

**INSTRUCTIONS** This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

FIXED RATE					
Account Type	TERM	MINIMUM BALANCE	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Business Certificates(1)(2)	_____ Months	\$ _____	\$ _____ to \$ _____	_____ %	_____ %
	_____ Months	\$ _____	\$ _____ to \$ _____	_____ %	_____ %
	_____ Months	\$ _____	\$ _____ to \$ _____	_____ %	_____ %
	_____ Months	\$ _____	\$ _____ to \$ _____	_____ %	_____ %
	_____ Months	\$ _____	\$ _____ to \$ _____	_____ %	_____ %
	_____ Months	\$ _____	\$ _____ to \$ _____	_____ %	_____ %
	_____ Months	\$ _____	\$ _____ to \$ _____	_____ %	_____ %
VARIABLE RATE					
Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE		
Business Savings(4)		_____ %	_____ %		
Premium Business Saver(3)(4)	\$ _____ to \$ _____	_____ %	_____ %		
	\$ _____ to \$ _____	_____ %	_____ %		
	\$ _____ to \$ _____	_____ %	_____ %		
Business Dividend Checking(4)		_____ %	_____ %		
Business Money Market Savings(2)(4)	\$ _____ to \$ _____	_____ %	_____ %		
	\$ _____ to \$ _____	_____ %	_____ %		
	\$ _____ to \$ _____	_____ %	_____ %		
	\$ _____ to \$ _____	_____ %	_____ %		
	\$ _____ to \$ _____	_____ %	_____ %		
	\$ _____ to \$ _____	_____ %	_____ %		
	\$ _____ to \$ _____	_____ %	_____ %		

- (1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (844) 709-8900.
- (2) All deposited funds earn the rate for the highest tier with an outstanding balance at the end of the dividend calculation period.
- (3) All deposited funds earn the rate for the highest tier based on the average daily balance at the end of the dividend calculation period.
- (4) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of \_\_\_\_\_. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Credit Union Management.

# Schedule of Fees and Charges

## Checking Accounts

Below Minimum Balance Fees	
Basic Business Checking.....	Free
Business Dividend Checking (for daily checking balances under \$5,000) .....	\$20.00/month
Monthly Transaction Allowances (total of deposits and withdrawals)	
Basic Business Checking .....	Free
Business Dividend Checking.....	Free
Returned Check (due to non-sufficient funds) <sup>1</sup> .....	\$32.50
Stop Payment.....	\$25.00
Printed Checks .....	Prices Vary

**ACH Overdraft**.....\$32.50

**ACH Stop Payment**.....\$25.00

## Member Protection Plan (MPP)<sup>1</sup>

Limited MPP (checks, ACHs, bill payments, and other transactions using checking account number).....	\$29.50
Standard MPP (checks, ACHs, bill payments, and other transactions using checking account number, ATM and everyday debit card transactions) [subject to member opt-in] .....	\$29.50

## Money Market Accounts

Printed Checks .....

**Account History** .....

**Statement Copy** .....

**Cashier's Check**.....

**VISA® Gift Card**..... No purchase fee for members<sup>2</sup>

**Returned Checks** (checks deposited or cashed).....

## Collection Items

Foreign Currency.....	\$7.50
Inactive Account Fee (after one year of inactivity).....	\$5.00/month
Garnishment and Levy Fee .....	\$50.00
Invalid Address Fee .....	\$5.00/month

## Bank-To-Bank Wire Transfers

Domestic	
Incoming.....	Free
Outgoing.....	\$25.00
International.....	\$50.00

## eBanking Advanced Package

Maintenance Fee .....

**Overnight Delivery**..... At Cost

## Debit Card

Out of Network ATM Transaction <sup>3</sup> .....	\$1.00
Annual Fee .....	None
NWFCU ATM Transaction .....	Free
CO-OP Network®, Alliance One® or CULIANCE® ATM Transaction .....	Free
Point of Sale (POS) .....	Free
Card Replacement .....	\$5.00

## Safe Deposit Boxes (Select Locations)

Available in various sizes. Please inquire at your local branch about pricing information.

Re-Key Box.....

Drill Box .....

Late Fee (If payment not received within 10 days of due date).....

**Account Research** .....

<sup>1</sup>Maximum of six (6) MPP, overdraft and/or returned items fees will be charged per day.

<sup>2</sup>See Terms and Conditions provided with each card for applicable transaction fees.

<sup>3</sup>ATM surcharge fees may apply.