

# Rate & Fee Schedule



This rate and fee schedule sets forth current conditions, rates, fees, and charges applicable to share, IRA share, money market and checking accounts at Cascade FCU 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 the rate and fee schedule and acknowledges that it is part of the Membership & Account Agreement.

**Effective Date:**

## SAVINGS & CHECKING ACCOUNTS

	Dividend Rate*	Annual Percentage Yield**	Minimum Opening Balance	Minimum Balance to Earn Dividend	Dividends Compounded & Credited
<b>Shares</b>			\$5	\$50	Quarterly
<b>Rocky Raccoon &amp; Money 101</b>			\$5	\$5 – \$499.99 \$500 +	Quarterly
<b>Money Market</b>			\$2,500	\$2,500 – \$9,999.99 \$10,000 – \$49,999.99 \$50,000 – \$99,999.99 \$100,000 +	Monthly
<b>Checking</b>	N/A	N/A	\$50	N/A	N/A
<b>IRA Shares</b>			\$5	\$50 – \$2,499.99 \$2,500 – \$9,999.99 \$10,000 – \$49,999.99 \$50,000 – \$99,999.99 \$100,000 +	Quarterly

## CERTIFICATES

	Dividend Rate*	Annual Percentage Yield**	Minimum Opening Balance & Amount to Earn Dividends	Dividends Compounded & Credited
<b>Member Appreciation Certificates<sup>1</sup></b>				
<b>10-month</b>				
<b>20-month</b>			\$500	Quarterly
<b>Certificates</b>				
<b>6-month</b>			\$1,000 \$60,000	Upon maturity
<b>12-month</b>			\$1,000 \$60,000	
<b>24-month</b>			\$1,000 \$60,000	
<b>36-month</b>			\$1,000 \$60,000	Quarterly
<b>48-month</b>			\$1,000 \$60,000	
<b>60-month</b>			\$1,000 \$60,000	

\*Rates subject to change. \*\*APY = annual percentage yield.

Insured by NCUA.



## FEE SCHEDULE

### ATM, DEBIT & GIFT CARDS

Replace ATM/debit card	\$10
ATM withdrawal from a checking (first six are free) or savings account	\$1 per withdrawal
ATM empty deposit envelope	\$20
ATM transfer from one account to another	\$1 per transfer, first three are free
Visa gift card	\$3

### CHECKING ACCOUNTS

Check pack reorder	First pack free, then price varies by style
Non-personal checking account	
Monthly service (when balance falls below \$1,000)	\$5 per month
Excessive checks cleared	15¢ per check, first 50 are free
Nonsufficient funds (NSF) & Overdraft/Courtesy Pay	\$25 per check, debit, draft, ACH, & preauthorized withdrawal item
Stop payment	\$15
Copy of cleared check	\$1.50 per check, first six are free
Involuntary account closure	\$20
Excessive money market transactions	\$10 per check, first three are free

### OTHER SERVICE FEES

Check cashing (savings-only with less than \$250 on deposit)	\$5
Money order	\$2
Credit union check made payable to third party	\$2
Credit union check stop payment	\$15
Deposit item returned unpaid – second party	\$10
Deposit item returned unpaid – issued by member	\$15
Dormant account	\$5 per month after 12 months of no activity
Account balancing/research assistance	\$20 per hour
Statement copy	\$2 per statement period
Outgoing wire transfer – Domestic	\$12
Outgoing wire transfer – Foreign	\$50
Account closed within 90 days of open	\$10
IRA transfer close	\$25, waived if using Cascade Investment Services
IRA maintenance (when account has less than \$500)	\$25 per year after 12 months of no activity
ACH items with invalid account numbers (60-day grace)	\$10 per ACH transaction
ID Recovery Plan	\$2 per month
Levy/garnishment	\$25 per request
Abandoned property to state	\$25
Rolled coin	5% of total conversion and/or deposit amount
Item drawn on Canadian Bank	\$10
Check sent for collection	\$10
Foreign check sent for collection	\$25
Bad address over 90 days	\$5 per month

## TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all accounts:

1. **Rate Information.** The dividend rate and annual percentage yield on your accounts are set forth above. For share accounts, the dividend rate and annual percentage yield may change monthly as determined by Cascade FCU's Board of Directors. For money market accounts, the dividend rate and annual percentage yield may change weekly as determined by Cascade FCU's Board of Directors. Money market accounts and IRA shares are tiered rate accounts. For these accounts, if the account balance is within the range of a particular tier, the dividend rate for that tier will apply to the full balance in the account for that statement period. For fixed-rate certificate and IRA certificate accounts, the dividend rate and annual percentage yield will be in effect for the term of the account. The certificate dividend rate and annual percentage yield are based on the assumption that dividends will remain on deposit until maturity. To the extent certificate dividends are not compounded, earnings will be reduced. The annual percentage yield will be shown on your certificate of deposit form. Fees or withdrawals of dividends may reduce earnings.
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 are accurate as of the Effective Date and is the rate which Cascade FCU anticipates paying for the applicable dividend period. Dividends are paid on the full account balance for savings, checking, and certificate accounts.
3. **Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The dividend period for all accounts begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter, as applicable. If the share or IRA share account is closed prior to the end of the dividend period, accrued dividends will not be paid. Money market accounts closed prior to month-end will be paid accrued dividends.
4. **Accrual of Dividends.** Dividends will begin to accrue on cash and noncash deposits on the business day after the day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid, with the exception of certificates. If you close your certificate before accrued dividends are credited, dividends will be paid through the closure date, less an early-withdrawal penalty.
5. **Balance Information.** The minimum balance required to open each account is set forth above. The minimum average daily 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. Dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.
6. **Account Limitations.** For money market accounts, the minimum you can deposit or withdraw is \$100. For money market accounts, no more than six preauthorized, automatic, telephone, check card and/or check transactions may be made to another account of yours or to a third party in any month. There is no charge for the first three checks clearing against a money market account; each check after that will incur a fee as set forth above. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on November 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be closed and pay you the full balance. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction. For all share draft accounts, an owner must be at least 18 years of age.
7. **Certificate Account Features.**
  - a) *Maturity.* Your Certificate account will mature on the maturity date set forth on your Certificate of Deposit Form or Renewal Notice.
  - b) *Early Withdrawal Penalty.* We may impose a penalty if you withdraw any of the principal of your certificate account before the maturity date. The amount of the penalty depends on the term of the account, as follows:  
Certificate terms of one year or less: 90 days dividends on the amount withdrawn.  
Certificate terms of more than one year: 180 days dividends on the amount withdrawn. Any applicable penalty will not exceed dividends earned.
  - c) *Exceptions to Early Withdrawal Penalties.* At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1. when an account owner dies or is determined permanently disabled; 2. where the account is an Individual Retirement Account (IRA) and the owner attains age 59½ and the withdrawal is taxable.
  - d) *Renewal Policy.* Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
  - e) *Additional Deposits.* For IRA and Member Appreciation Certificates, you may add funds up to the maximum principal balance. For all other certificates, once your account is opened, you may not add funds to your account.