Rate & Fee Schedule

This document sets forth current conditions, rates, fees, and charges applicable to deposit accounts at Cascade FCU as of the effective date. We 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: 11/20/2026

SAVINGS & CHECKING ACCOUNTS

	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividend	Dividends Compounded & Credited
Shares	0.15%	0.15%	$5	$50	Quarterly
Rocky Raccoon & Money 101	4.00% 0.15%	4.06% 0.15%	$5	$5 – $499.99 $500 +	Quarterly
Money Market	1.00% 1.05% 1.14% 1.24%	1.00% 1.05% 1.15% 1.25%	$2,500	$2,500 – $9,999.99 $10,000 – $49,999.99 $50,000 – $99,999.99 $100,000 +	Monthly
Free Checking	N/A	N/A	$50	N/A	N/A
Summit Checking	4.89% on daily account balances up to $5,000 0.00% on balances over $5,000 and on unqualified balances	5.00% on daily account balances up to $5,000	$50	$0	Monthly
IRA Shares	1.00% 1.05% 1.10% 1.15% 1.20%	1.00% 1.05% 1.10% 1.15% 1.20%	$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
Member Appreciation Certificates[1]					
	10-month	3.75%	3.80%	$500	Quarterly
	20-month	3.30%	3.34%	$500	
Certificates					
	6-month	3.50% 3.60%	3.50% 3.60%	$1,000 $60,000	Upon maturity
	12-month	3.47% 3.57%	3.51% 3.61%	$1,000 $60,000	Quarterly
	24-month	2.95% 3.05%	2.98% 3.08%	$1,000 $60,000	
	36-month bump[1]	2.60% 2.70%	2.62% 2.72%	$1,000 $60,000	
	48-month bump[1]	2.40% 2.50%	2.42% 2.52%	$1,000 $60,000	
	60-month bump[1]	2.55% 2.65%	2.57% 2.67%	$1,000 $60,000	
	14-month Special*	4.09%	4.15%	$1,000	

*To qualify, members must either: 1) Fund with 50%+ in money that has not been on deposit with Cascade in the last 30+ days, or 2) have an existing certificate maturing between 10/01/26 and 12/11/26, that you proactively elect to renew to this special. Upon maturity, the certificate special will renew to a 12-month term at the prevailing dividend rate at the time.

TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the follow 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 quarterly as determined by Cascade FCU's Board of Directors. For money market and Summit Checking accounts, the dividend rate and annual percentage yield may change weekly. 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 dividend rate will be shown on your certificate of deposit form. Fees or withdrawals of dividends may reduce earnings. One Member Appreciation Certificate (MAC) allowed per member. The maximum deposit allowed in a MAC is $50,000. For bump certificates, you may elect to adjust your dividend rate once during the term of the account based upon the current rate offered for the 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 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.
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, except for certificate and money market accounts. 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.** Only one Summit Checking is permitted per Social Security number. Summit Checking qualifications to earn the premium rate are:
   - Make 12 debit purchases of $5 or more per month (must post before the month ends)
   - Have one direct deposit of $500 or more
   - Be enrolled in eStatements

   For money market accounts, the minimum you can deposit or withdraw is $100. Up to six withdrawals can be made for free each month with a money market. Each withdrawal after that will incur a fee as set forth below. If you exceed these limitations, your account may be subject to closure. 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 a withdrawal is made from this account before the end of the term, then the account will be closed, and we will pay you the full balance. You may make transfers or withdrawals in the first seven days the account is open without restriction. For all share draft accounts, at least one owner must be 18 years of age or older.
7. **Certificate Account Features.**
   a) *Maturity.* Your certificate 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 less than one year: 90 days dividends on the amount withdrawn.
   Certificate terms of 12 to 35 months: 180 days dividends on the amount withdrawn.
   Certificate terms of 36 months or greater: 365 days of 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 (this may be the same term or another available similar term). 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. Additional deposits must be at least $100. For all other certificates, once your account is opened, you may not add funds to your account.

Fee Schedule

ATM & DEBIT CARDS	
Replace ATM/debit card	$10
ATM withdrawal from a checking or savings account	$1 per withdrawal, first six are free
ATM deposit copy	$5
ATM empty deposit envelope	Varies; we charge the fee we incur
Expedited card order	$25
CHECKING ACCOUNTS	
Check pack	Price varies by style
Non-personal checking	
Monthly service (when balance falls below $2,500)	$5 per month
Excessive checks cleared	15¢ per check, first 50 are free
Nonsufficient funds (NSF) & Overdraft/Courtesy Pay	Free up to a negative balance total of $5; $30 if negative balance is greater than $5 (maximum of six fees per day)
Copy of cleared check	$1.50 per check, first six are free
Involuntary account closure	$20
Excessive money market withdrawals (over six in a month)	$10 each after the first six
Counter checks, three sheets (twelve checks)	$3, first three sheets are free
OTHER SERVICE FEES	
ACH items with invalid account numbers	$15
Check cashing (savings-only with less than $250 on deposit)	$5
Courier charge	Varies by order
Cashier's check	$2
Stop payment	$25
Deposit item returned unpaid – second party	$10
Deposit item returned unpaid – issued by member	$20
Dormant account	$5 per month after 12 months of no activity
Account balancing/research assistance	$20 per hour
Statement copy	$2 per statement period
Incoming wire transfer	$5
Outgoing wire transfer – Domestic	$20
Outgoing wire transfer – Foreign	$50
Account closed within 90 days of open	$10
Roth or traditional IRA closure	$25; waived if deceased or to move to Cascade Investments & Retirement
ID Recovery Plan	$2 per month
Levy/garnishment	$30 per request
Rolled coin	5% of total if more than 10 rolls per day
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
Expedited payment, staff-assisted	$14.95
Expedited payment, self-serve	$4.95 single payment
Expedited payment, self-serve	$2.95 recurring payment