<table>
<thead>
<tr>
<th>Share Savings</th>
<th>Money Manager Savings</th>
<th>IRA Share Savings</th>
<th>Holiday Club**</th>
<th>High-Yield Savings &amp; IRA High-Yield Savings</th>
<th>Investment Money Market &amp; IRA Investment Money Market</th>
<th>High-Yield Checking†</th>
<th>First Class Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percentage Yield (APY)</td>
<td>0.15%</td>
<td>0.15%</td>
<td>0.15%</td>
<td>0.15%</td>
<td>$0 - $9,999.99</td>
<td>0.10%</td>
<td>$0 - $4,999.99</td>
</tr>
<tr>
<td>Minimum Balance Required to Open</td>
<td>$5.00</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>$5,000</td>
</tr>
<tr>
<td>Minimum Balance Required to Avoid a Monthly Service Fee</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Dividend Rate Change Frequency</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Weekly</td>
<td>Quarterly</td>
<td>Weekly</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Transaction Limitations</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>See Below **</td>
<td>None</td>
<td>Max 2 withdrawals a month without fee</td>
<td>None</td>
</tr>
</tbody>
</table>

### Terms That Apply to all Accounts

Dividends will begin to accrue on the business day of deposit.

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period.

The average daily balance is calculated 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.

All accounts have variable dividend rates and may change as determined by the Board of Directors. Above are prospective dividend rates for the current period.

Following are examples of dividend periods. All other dividend periods follow the same pattern of dates: Monthly Jan 1-Jan 31; Quarterly Jan 1-Mar 31.

Above are prospective dividend rates for the current dividend period.

The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.

Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.

Fees may reduce earnings.

### **Holiday Club Transaction Limitations and Terms**

Withdrawals are not allowed. On the first business day of November, dividends will be paid and the entire balance of the account will be transferred to the Share Savings Account.

If closed prior to November 1st, accrued dividends will not be paid.

### *High-Yield Checking Account Terms*

Dividends are calculated based on the average daily balance in the account. If requirements are met, a higher rate will be paid for the first $25,000 and a lower rate will be paid for any amounts over $25,000. If requirements are not met, your dividend rate on your entire balance will be the lower rate.

- You must be enrolled in e-Documents
- You must have ACH payroll direct deposit(s) totaling over $300 in the 34 calendar days preceding the last day of the month. Income earned through self-employment or working an IRS classified “Gig Economy” job does not qualify as direct deposit.
- You must have 15 net PIN or signature point-of-sale debit card transactions over $5 in the 34 calendar days preceding the last business day of the month. All debit card transactions must be posted one business day prior to the last business day of the month. The net is calculated by counting the number of PIN and signature point-of-sale debit card purchase transactions over $5 and subtracting any PIN or signature point-of-sale debit card return transactions processed during that period.

Debit cards tied to this account are not eligible for Wings Member Rewards.
## Schedule of Fees
Transaction will post with the following description unless noted with parantheses.

### Fees Applicable to all Accounts
- **Check Printing (Harland Clarke - Li CHK Order)**  
  Fee: Varies based on design & quantity
  $2 per item
- **Check Copy (Stmt/Check Copy Fee)**  
  Fee: Varies based on design & quantity
  $2 per item
- **Statement Copy or History Print Out (Stmt/Check Copy Fee)**  
  Fee: $15 per item
- **Returned Deposit Item (Deposited Item Rev Fee)**  
  Fee: $20 per hour ($10 minimum)
- **Research Fee**  
  Fee: Varies - bank fee
  $5 Monthly
- **Collection Item (Foreign Check in U.S. Dollars)**  
  Fee: $20 Monthly
- **Invalid Address Fee**  
  Fee: $30 per check
- **Dormant Account Fee**  
  Fee: $30 Monthly
- **Stop Payment**  
  Fee: $30 per item
- **ACH Stop Payment Fee (ACH Stop Pmt Fee)**  
  Fee: $30 per item
- **Return Check Non Sufficient Funds (Return Check NSF)**  
  Fee: $30 per presentment
- **Return Check Held Funds (Return CK HF)**  
  Fee: $30 per presentment
- **ACH Return Charge**  
  Fee: $30 per presentment
- **Paid Non Sufficient Funds Charge**  
  Fee: $30 per item
- **Paid Held Funds Charge**  
  Fee: $30 per item
- **Paid ACH Non Sufficient Funds Charge (Paid ACH Non Suff Funds Charge)**  
  Fee: $30 per item
- **Paid ACH Held Funds Charge**  
  Fee: $30 per item
- **Overdraft Protection Plus/Held Funds Items** (Ovdrft Protection Plus Fee/EOD HF Fee/EOD HF Fee – Same Day)  
  Fee: $30 per item, up to six (6) per day
- **Fee**  
  $20 service charge per withdrawal
- **Varies based on design & quantity**  
  $2 per item
- **Varies based on design & quantity**  
  $2 per item
- **Varies based on design & quantity**  
  $15 per item
- **Varies - bank fee**  
  $5 Monthly
- **$2 per item**  
  $2 per item
- **$2 per item**  
  $2 per item
- **$15 per item**  
  $15 per item
- **$20 per hour ($10 minimum)**  
  $20 per hour ($10 minimum)
- **$15 per item**  
  $15 per item
- **$20 monthly**  
  $20 Monthly
- **$30 per check**  
  $30 per check
- **$30 per item**  
  $30 per item
- **$30 per presentment**  
  $30 per presentment
- **$30 per presentment**  
  $30 per presentment
- **$30 per item**  
  $30 per item
- **$30 per item**  
  $30 per item
- **$30 per item**  
  $30 per item
- **$30 per item, up to six (6) per day**  
  $30 per item, up to six (6) per day

### Investment Money Market (also applies to IRA)
- **Excessive Withdrawal Fee**  
  Fee: $20 per occurrence
- **FREE if 3 or more bills paid per month, otherwise $5.95 per month**  
  Fee: $20 per occurrence

### VISA Debit Card
- **Replacement Card Fee**  
  Fee: $10 per card
- **Non-Proprietary ATM Withdrawals**  
  Fee: $30 per transaction
- **Recurring POS Overdraft (NSF)**  
  Fee: Visa will charge .8% for international transactions that are charged by the merchant in U.S. Dollars and 1% for international transactions that are charged by the merchant in its country's currency that involve conversion to U.S. Dollars.
- **Foreign Transaction Fee**  
  Fee: $5 Monthly

### Automated Services
- **CU Online with Bill Payer**  
  Fee: $20 per occurrence
- **Reverse Remote Deposit Fee**  
  Fee: $20 per occurrence

### Other Services
- **Check Cashing**  
  Fee: FREE with Active Checking**
- **Cashier’s Check**  
  Fee: otherwise $5 per check***
- **VISA Gift Card**  
  Fee: 1 FREE per day with Active Checking**, $5 each additional check
- **Outgoing Domestic Wire Transfer**  
  Fee: $2 per card
- **Incoming Wire Transfer**  
  Fee: $30 per transfer
- **Outgoing International Wire Transfer (Personal)**  
  Fee: No fee
- **Levy Garnishment Fee**  
  Fee: $50 per transfer
- **Overdraft Protection Plus/Held Funds Items**  
  Fee: $100 per occurrence

### *This Fee is charged based on where the merchant is located, not the purchaser, this includes internet transactions initiated within the U.S. with a merchant who processes the transaction in a foreign country.

**Active Checking Account - 5 or more transactions per month (deposits, transfers, debit card trans., bill pay, etc.) AND $300 or more in direct deposits per month.

*** Fee does not apply to checks less than $100, checks issued on a Wings Financial account or if account holder has matching funds on deposit.

Effective 4/28/2021 and subject to change.