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Rate & Fee Schedule and Truth in Savings Disclosures

Effective Date: 01/31/2025

These Truth in Savings Disclosures set forth current conditions, rates, fees and charges applicable to your Share/Savings, Share Draft/Checking, and Share Certificate Accounts at Strait View Credit Union 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 these Truth in Savings Disclosures and acknowledges they are part of the Membership and Account Agreement.

Accounts	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn the Stated APY	Dividends Compounded/ Credited	Dividend Period
Regular Share Savings	0.05%	0.05%	\$5	NA	Quarterly	Monthly
Holiday Savings	0.05%	0.05%	\$0	NA	Quarterly	Monthly
Open End Savings	1.50%	1.508%	\$2500	\$2500	Quarterly	Monthly
IRA Savings	0.50%	0.50%	\$5	NA	Quarterly	Monthly
Checking	NA	NA	NA	NA	NA	NA
55+ Checking	NA	NA	NA	NA	NA	NA
6 Month Certificate	1.50%	1.50%	\$500	\$500	At Maturity	Monthly
1 Year Certificate	3.75%	3.815%	\$1000	\$1000	Monthly	Monthly
2 Year Certificate	2.50%	2.50%	\$1000	\$1000	Annually	Monthly
3 Year Certificate	3.00%	3.00%	\$1000	\$1000	Annually	Monthly

TRUTH IN SAVINGS DISCLOSURES

1. Rate Information: The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. 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. The Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors. For certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

3. 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 Rates and Annual Percentage Yield set forth above are accurate as of the Effective Date, which the Credit Union anticipates paying for the applicable dividend period.

4. Compounding and Crediting: Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. Accrual of Dividends: Dividends will begin to accrue on both cash deposits and non-cash deposits on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. Balance Information: The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to balance in the account each day.

7. Account Limitations. For all accounts other than Share Draft/Checking Accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or closed.

8. Certificate Accounts Features.

a. Maturity. Your Certificate account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

b. Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

i. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is 90 days' dividends.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

iii. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal under the following circumstances: (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; (ii) where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

c. 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.

9. Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Fee Schedule	
Checking Account Fees	
Return Overdraft (NSF) Fee	\$25.00 Per Rejected Item
Deposit Return Item Fee	\$10.00 Per Item
Stop Payment Fee	\$10.00 Per Request
Check Printing (Free Basic Style with 55+ Checking)	Varies By Style
Minimum Balance Fee	\$3.00 Per Month
Voided SVCU Bank Check	\$15.00 Per Check
Membership Fees	
Account Reconciliation	\$10.00 Per Hour
Statement or Check Copy	\$1.00 Per Copy
Monthly Security Fee	\$3.00 Per Month
Wire Transfer Request - Outgoing	
Domestic Wire Request	\$20.00 Per Wire
International Wire Request	\$25.00 Per Wire
Money Order	\$1.00 Per Money Order
Membership Share	\$5.00 Par Value
Dormant Account Fee	\$5 Per month of Dormancy
Online Bill Pay	Free

