

Use the “Rate and Fee Disclosure” explains current terms, rates and fees applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA). **All accounts except for certificate accounts are variable rate accounts (i.e, Savings, Checking and Money Market accounts) and could change after account opening. Dividend rates are subject to change at any time without notice or limit. Fees can reduce earnings.**

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
2-15-2023						
Membership Share Primary Savings*	0.05%	0.05%	\$5	None	Monthly	Monthly
Holiday Club Savings	0.05%	0.05%	None	None	Monthly	Monthly
Earn Big Free Checking**	Tiered	Tiered				
\$0.00-\$2,000	1.00%	1.00%				
\$2,000.01-\$5,000	0.15%	0.49% - 1.00%				
\$5,000.01-\$10,000	0.15%	0.32% - 0.49%				
\$10,000.01-\$50,000	0.10%	0.14% - 0.32%		None	Monthly	Monthly
\$50,000.01-\$100,000	0.10%	0.12% - 0.14%				
\$100,000.01-\$250,000	0.05%	0.08% - 0.12%				
\$250,000 and over	0.05%	0.05% - 0.08%				
Rate if qualifications are not met	0.01%	0.01%				
HSA Checking	0.05%	0.05%	None	N/A	N/A	N/A
Money Market Including Share and IRA	Tiered	Tiered				
\$0.00-\$2,000	1.98%	2.00%				
\$2,000.01-\$5,000	0.35%	1.01% - 2.00%	\$5	None	Monthly	Monthly
\$5,000.01-\$10,000	0.35%	0.68% - 1.01%				
\$10,000.01-\$50,000	0.35%	0.42% - 0.68%				
\$50,000.01-\$100,000	0.50%	0.42% - 0.46%				
\$100,000.01-\$250,000	0.75%	0.46% - 0.63%				
\$250,000 and over	1.00%	0.63% - 1.00%				
IRA & Roth IRA Share Savings	0.05%	0.05%	None	None	Monthly	Monthly
Share Certificate Including Share and IRA						
6 Month	2.47%	2.50%				
12 Month	2.96%	3.00%	\$500	\$500	Monthly	Monthly
18 Month	2.96%	3.00%				
24 Month	2.96%	3.00%				
36 Month	2.96%	3.00%				
48 Month	2.96%	3.00%				
60 Month	2.96%	3.00%				

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
2-15-2023						
Jumbo Share Certificate Including Share, IRA, and Business						
6 Month	2.57%	2.60%				
12 Month	3.06%	3.10%	\$100,000	\$100,000	Monthly	Monthly
18 Month	3.06%	3.10%				
24 Month	3.06%	3.10%				
36 Month	3.06%	3.10%				
48 Month	3.06%	3.10%				
60 Month	3.06%	3.10%				
Jumbo Money Market Including Share and IRA	Tiered	Tiered				
\$100,000-\$249,999.99	1.98%	2.00%	\$100,000	\$100,000	Monthly	Monthly
\$250,000 and over	2.23%	2.25%				

*Includes Youth Accounts

**For Earn Big Free Checking, in order to qualify for tiered rates certain account and transaction criteria must be met; if qualifications are not met a flat rate applies.

Truth-in-Savings Disclosures

As explained in the MSA, the “Rate & Fee Disclosure” applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time in the Credit Union’s discretion. Earn Big Free Checking Accounts and Money Market accounts are Tiered Rate Accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each tier. Jumbo Money Market accounts are also Tiered Rate accounts. For these accounts, if the average daily balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. If the average daily balance falls below \$100,000 during the statement cycle, dividends will not be paid. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. 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.

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.

3. Compounding and Crediting

Dividends will be compounded and credited as identified 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.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all savings, jumbo money market, checking and club accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period. For Money Market Accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

Money Market accounts are limited to one account per primary Social Security Number. For a Holiday Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account, after the first ten (10) days grace period.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The penalty will equal 90 days dividends on your account if the original term is one year or less, and 180 days dividends if the original term is more than one year. No early withdrawal penalty will be assessed for withdrawal of dividends prior to maturity; however withdrawal of dividends prior to maturity will reduce earnings.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal; however, if the account balance falls below the minimum required balance, the account will be terminated and the penalty calculated on the entire balance. If earned dividends have previously been withdrawn, the penalty will be deducted from the principle balance.

3) 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: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals or obtaining the age when RMDs are required.

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 (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Dividends will not be earned during the grace period if funds are withdrawn during the grace period.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

Your savings are federally insured to at least \$250,000 by NCUA - National Credit Union Administration. PMCU is an equal opportunity Lender. Printed on Recycled Paper.



Fee Schedule

Account Fees

Automatic Transfers	FREE
Return Deposit	\$10.00/item
Item returned for Non-Sufficient Funds (NSF)*	\$32.00/item

An NSF Fee is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate Fee.

Maximum Number of Non-Sufficient Items per Business Day: 5

Overdraft Fee Threshold: Charges less than \$5.00 will not incur Non-Sufficient Items fee

Courtesy Pay	\$32.00/item
Uncollected Funds Return	\$32.00/item
Stop Payment	\$32.00/item or range
<i>Free within Online Banking and Mobile for Checks only (does not include ACH)</i>	
Temporary Checks	\$2.00/page
Check Printing	VARIES
eStatements	FREE

Access/VISA Check Card/VISA Credit Card

Debit Card Annual	FREE
Card Replacement	\$5.00/occurrence
Replacement Card - Rush	\$35.00/card
Visa Sales Draft Copies	\$10.00/item
VISA Single Currency Foreign	
Int'l US Currency	0.80%/trans
Non US Currency	1.00%/trans
<i>This fee applies to any debit card or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>	
VISA Gift Card	\$2.95/item

Overnight Bill Pay Fees

Overnight Check	\$20.00/item
Overnight Electronic Payment (ACH)	\$9.95/item

Check Cashing

Non-Member Check Cashing	\$3.00/item
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Also applies to limited-use membership

Online Banking and BillPay

Internet Bill Pay	FREE
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Mortgage Fees

Duplicate 1098	\$20.00/item
<i>Free via Online Banking</i>	
Duplicate Escrow Analysis	\$10.00/item
Tax Notice	\$10.00/item

Safe Box Rental

Required Automatic Deduction of Fee	FREE
3X5X21	\$30.00/annual
3X10X21	\$45.00/annual
5X5X21	\$35.00/annual
5X10X21	\$60.00/annual
6X10X21	\$70.00/annual
9X10X21	\$100.00/annual
10X10X21	\$100.00/annual
Re-Key Box	\$25.00/request
Drill Box	\$150.00

General Fees

Official Credit Union Draft	
Payable to Account Owner	FREE
Payable to Third Party	\$2.00/item
Reissue Official Credit Union Draft	FREE
Holiday Club - Early Withdrawal	FREE
Foreign Items	
Canadian	\$30.00/item
Non-Canadian	\$50.00/item
Domestic Wire	\$20.00/item
International Wire (US Funds)	\$50.00/item
ACH Scheduled Credit Origination	FREE
ACH Scheduled Debit Origination	FREE
ACH Single Credit/Debit Origination	\$10.00/item
Account Research (1hr Minimum)	\$25.00/hour
Bad Address/Returned Mail	\$5.00/month
Dormant Membership	\$5.00/month
Levy/Garnishment	\$50.00/item
Collection Item	\$35.00/item
Coin Counting – Member	FREE
Non-Member	10% of Total
Cash Advance – Member	FREE
Non-Member	\$15.00/advance
Payment Deferral	\$25.00/item
Notary Service	\$2.00/item
Signature Guarantee (Member Only)	FREE
Attorney	AT COST
Overnight Mail Delivery	AT COST
Verification of Deposit	\$10.00/item

Your Savings are Federally insured to at least \$250,000 by NCUA National Credit Union Administration. Premier Members Credit Union is an equal opportunity lender.

