

ACCOUNT INFORMATION

RATE INFORMATION - The Dividend Rate and Annual Percentage Yield on your accounts are set forth within and are subject to change. The Dividend Rates and Annual Percentage Yield applicable to the account depends on the balance range as set forth within. Once a balance range is met, the rate for that tier will apply to the entire account balance. For certificate accounts, the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of Dividends will reduce earnings.

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 within are the prospective rates that CALCOE anticipates paying for the applicable Dividend period. Dividend Non-Payment Rule: on member's deposits represented by a deposited check that is later dishonored, CALCOE may determine not to pay Dividends on the check amount for the time period the check was outstanding.

DIVIDEND CREDITING - Dividends will be accrued by Simple Accrual Method and credited monthly. The Dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends shall be paid on the full balance in the accounts for each day the accounts meet the minimum balance requirements.

ACCRUAL OF DIVIDENDS - Dividends on cash deposits will begin accruing when the deposit is received. Dividends on non-cash items such as checks, drafts, and remote deposits may start accruing on the day CALCOE receives provisional credit. If you close your account before accrued Dividends are credited, accrued Dividends will not be paid.

BALANCE INFORMATION - The minimum balance required to each account are set forth within. For all non-certificate accounts, Dividends are calculated by Simple Daily Accrual method. See Dividend calculation equation located within for Dividend computation. For all non-certificate accounts there is a minimum daily balance requirement to earn Dividends and obtain the stated Annual Percentage Yield as set forth within.

TRANSACTION LIMITATIONS - As set forth in Federal Regulation D, Primary Savings/Share account and Money Market savings account transaction limits will apply. No more than six (6) transfers by check or debit purchase, pre-authorized, automatic, HomeBanking, telephonic or Audio Response transfers to another account or to a third party during any calendar month. If you exceed these limitations, your accounts may be subject to a fee or be closed, and transactions may not be honored.

SHARE CERTIFICATE & IRA CERTIFICATE INFORMATION

COMPOUNDING AND CREDITING - See within for compounding equation. Dividends will be credited quarterly. The Dividend period begins 1st day of each quarter. Dividends shall be paid on the full balance in the accounts for each day the accounts meet the minimum balance requirements, set forth within.

TRANSACTION LIMITATIONS - After the account is opened, no addi-

tional deposits to that account will be accepted. However, there are no limitations to withdrawals though penalties may apply.

EARLY WITHDRAWAL PENALTY - CALCOE may impose a penalty if any principal is withdrawn before the maturity date. Penalties are as follows:

Term of 6 Months:	30 Days' Dividends
Term of 12 Months:	90 Days' Dividends
Term of 18 Months:	120 Days' Dividends
Term of 24 Months:	180 Days' Dividends
Term of 36 Months:	180 Days' Dividends

The penalty is calculated as a forfeiture of part of the Dividend that has been or would have been earned. It applies whether or not the Dividend has been earned.

(At CALCOE's option, the account may be paid before maturity without imposing an early withdrawal penalty, e.g. death of account owner.)

RENEWAL METHOD - The account will automatically renew upon maturity. A grace period of ten (10) days after maturity is given to allow funds to be drawn without penalty.

NONTRANSFERABLE/NONNEGOTIABLE - This account is nontransferable and nonnegotiable. The account funds may not be pledged to secure any obligation of an owner, except obligations with CALCOE.

CHRISTMAS CLUB

Available for individual accounts only. Share draft (checking) account is required for participation. Beginning balance is at zero dollars. An auto-transfer is required to transfer funds from share draft (checking) account to Christmas Club account. Minimum of one (1) auto-transfer per month with transfer amount maximum of \$100. Christmas Club account balance will transfer into share draft (checking) account on October 31st. One (1) free withdrawal per Christmas Club term, \$5 fee per withdrawal per term thereafter. Account term begins November 1st, ends on October 31st.

SHARE ACCOUNT FEES

Early Membership Closure within 90 days of opening - \$35
Account Inactivity (Monthly charge after 14 months without activity) - \$5 per month

SHARE DRAFT & MONEY MARKET ACCOUNT FEES

NSF (Non-Sufficient Funds, item returned) - Per Presentment - \$29
Courtesy Pay* (Overdrawn check is paid, takes account into negative balance) - Per Presentment - \$29
Paid Item Adjustment - Per Presentment - \$29
Outside Deposited Item Returned (Share drafts/checks from outside financial institutions which are deposited with non-sufficient funds) - Per item - \$5
Overdraft Protection Transfer from Shares to Share Draft - Per Transfer - \$5
Stop Payment Request - Per item or Series of Items - \$20
1 Sheet of 4 Teller Checks - \$2
Check Printing - At member's expense
Debit Card - Free debit card and one (1) free replacement card

per two (2) year term. Second replacement card and beyond Share Draft & Money Market Fees Continued... has fee of \$17.50 per card per term.

ATM Usage - Use at CALCOE-owned ATMs with CALCOE debit card at no charge

MISCELLANEOUS FEES

Inactive Online Bill Pay Use (After 1 (one) month) - \$5
Wire Transfer Received - \$10
Domestic Wire Sent - \$20
Deposited Canadian Item (in US Funds) - \$25
Money Order - \$2
Reconciliation of Account/Research - \$25 per hour with 1 hour minimum
Cashier's Check Issued - Check amount under \$500, \$2.50 per check; Check amount \$500 or more, per month first two (2) free and \$2.50 per check thereafter
Legal Order Processing (Garnishments, etc) - \$50 each
Notary Service - Per month -First 5 notaries free, \$10 thereafter
Check Funds Transfer - \$5 per item
Verification of Deposit - Per request - \$5
Document Recovery - Per item - \$6
Print Out of Account History/Statement - Per request - First two (2) pages free, \$1 per additional page
Credit Card Replacement - Free credit card and one (1) free replacement card per two (2) year term. Second replacement card and beyond has a fee of \$17.50 per card per term.
Faxing - \$2 per page
Loan Payment by Internet with Credit or Debit Card - \$10 per transaction, transaction amount limit \$1,500
Loan Payment by Phone with Credit or Debit Card - \$20 per transaction, transaction amount limit \$1,500

All rates and fees may be subject to change. Accounts upon approval.

*Must be at least 18 years old and not past due on any CALCOE obligation. New share draft/checking accounts opened 30 days or less may have a \$100 overdrawn limit including fees; any further overdrawn items will be returned as NSF. Eligibility is at the discretion of CALCOE. There is no limit to the total fees that can be charged per account. Repayment of overdraft balance and fees are payable upon demand. Repayment of Courtesy Pay Balance is required within 10 days or Courtesy Pay and/or Share Draft privileges may be suspended or revoked.

CONTACT US

calcoefcu.com | info@calcoefcu.com
509.248.4308

LOCATIONS

Main Branch | 1209 N 16th Ave, Yakima, WA
Moxee Branch | 223 W Moxee Ave, Moxee, WA

24-HOUR ACCOUNT ACCESS

Phone Teller - 866.908.4308
Online Banking - calcoefcu.com | CALCOE App
Text Banking - IM247 (46247)



Rate and Fee Schedule

Truth-in-Savings Disclosure

Effective Date 03/01/2019	Account Suffix	Dividend Rate/Annual Percentage Yield*		Minimum Balance to Earn Annual Percentage Yield	Minimum Opening Deposit	Minimum Daily Balance to Earn Dividend	Minimum Balance to Avoid Service Fee	Monthly Service Fee	Method of Dividend Computation	Payment of Dividends	Special Features Additional rules and features detailed on other side	
		Rate	APY									
*Rates Subject to Change												
Primary Savings Account (Share) Includes Sub-Savings	00 & 20 - 24	0.05%	0.05%	\$5.00	\$5.00/\$40.00	\$5.00	N/A	N/A	Simple Daily Accrual	Monthly	Only a \$5 minimum balance requirement if a loan is opened or for members ages 0-17, automatically enrolled in the Seedling Club. Regulation D in effect. The Primary Savings account (00) balance must be maintained at \$40 for full use of Credit Union products and services. Sub-Shares Account - minimum opening deposit of \$5 and no minimum balance fees.	
Christmas Club Savings (Share)	26	2.50%	2.53%	\$0.01	\$0.01	\$0.01	N/A	N/A	Simple Daily Accrual	Monthly	See other side for Christmas Club features.	
		0.05%	0.05%	\$1,200.01		\$1,200.01						
Money Market Savings (Share)	40-44	0.25%	0.25%	\$5,000.00	\$5,000.00	\$5,000.00	N/A	N/A	Simple Daily Accrual	Monthly	Minimum withdrawal is \$500. Regulation D in effect.	
		0.30%	0.30%	\$10,000.00	\$10,000.00	\$10,000.00						
		0.38%	0.38%	\$20,000.00	\$20,000.00	\$20,000.00						
		0.40%	0.40%	\$50,000.00	\$50,000.00	\$50,000.00						
		0.50%	0.50%	\$100,000.00	\$100,000.00	\$100,000.00						
IRA Savings (Share) Accounts	125-129	0.15%	0.15%	\$250.00	\$250.00	\$250.00	N/A	N/A	Simple Daily Accrual	Monthly	This account may not be used to secure a loan(s). Regulation D in effect. Traditional, Roth, and Coverdell options available.	
Free Checking (Share Drafts)	10,11,12,13	N/A	N/A	N/A	\$50.00	N/A	N/A	N/A	N/A	N/A	Courtesy Pay, Line of Credit and Balance Transfer options available for overdraft protection.	
Share Certificates and IRA Certificates Includes Traditional, Roth and Coverdell	6 Month	300 & 400's	0.15%	0.15%	\$250.00	\$250.00	\$250.00	N/A	N/A	Compound	Quarterly	<u>Certificates</u> Certificate secured loans available. Bump Rate feature: If CALCOE has published a rate increase, you may, at your discretion, elect to change the Dividend Rate on the account by contacting us in person or by telephone to request a one-time rate increase not exceeding the current rate, maximum increase of .25% for 6 and 12 month certificates and .50% for 18, 24, and 36 month certificates, during the remaining term of your Share Certificate. The original maturity date will stay the same after the rate increase. Penalties may apply if principal is withdrawn early. See other side for further details. <u>IRA Certificates</u> May not be used as collateral on a loan. IRAs are subject to all rules and regulations regarding IRAs set by the IRS. All other certificate rules listed above apply. Fees and other conditions may reduce the earnings of the account.
			0.25%	0.25%	\$10,000.00	\$10,000.00	\$10,000.00					
			0.45%	0.45%	\$75,000.00	\$75,000.00	\$75,000.00					
	12 Month	300 & 400's	0.85%	0.85%	\$250.00	\$250.00	\$250.00	N/A	N/A	Compound	Quarterly	
			0.95%	0.95%	\$10,000.00	\$10,000.00	\$10,000.00					
			1.05%	1.05%	\$75,000.00	\$75,000.00	\$75,000.00					
	18 Month	300 & 400's	0.85%	0.85%	\$250.00	\$250.00	\$250.00	N/A	N/A	Compound	Quarterly	
			1.09%	1.10%	\$10,000.00	\$10,000.00	\$10,000.00					
			1.14%	1.15%	\$75,000.00	\$75,000.00	\$75,000.00					
	24 Month	300 & 400's	1.79%	1.80%	\$250.00	\$250.00	\$250.00	N/A	N/A	Compound	Quarterly	
			1.93%	1.95%	\$10,000.00	\$10,000.00	\$10,000.00					
			2.03%	2.05%	\$75,000.00	\$75,000.00	\$75,000.00					
	36 Month	300 & 400's	2.08%	2.10%	\$250.00	\$250.00	\$250.00	N/A	N/A	Compound	Quarterly	
			2.23%	2.25%	\$10,000.00	\$10,000.00	\$10,000.00					
			2.43%	2.45%	\$75,000.00	\$75,000.00	\$75,000.00					

Compound Calculation: 1) $1 \div 365$ or 366 (days in year) = Yearly Factor (x,xxxxxxx) 2) Div Rate (xx,xxx) x Yearly Factor (x,xxxxxxx) = Fractional Div Rate (FDR) (xx,xxxxxxx) 3) FDR x (Current Bal + Accrued) = Daily Accrued (xxxxxx.xxx) (rounded up). Paid Quarterly.

Simple Daily Accrual Calculation: 1) Curr Bal (xxxxxx.xx) x Daily rate (xx,xxxxxxx) not rounded = Daily Dividend Amount xxxxx.xxx (half-adjusted) 2) Daily Div Amt xxxxx.xxx (half adj) x # Days to Calc (xx) = Dividend Acrl Amt (xxxxxx.xxx (rounded). Paid Monthly.