

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your Membership Agreement. **EFFECTIVE DATE: 1/1/20** **REPLACES ADDENDUM DATED: 12/1/19**

## RATE SCHEDULE - SHARE CERTIFICATE ACCOUNTS

	Share Certificate (1)	Share Certificate (2)	Jumbo Certificate	Member's Advantage Share Certificate
Min. Opening Deposit:	\$500	\$1,000	\$100,000	\$1,000
Dividends Compounded:	Monthly	Monthly	Monthly	Monthly
Dividends Credited:	Monthly	Monthly	Monthly	Monthly
Dividend Period:	Calendar Month	Calendar Month	Calendar Month	Calendar Month
<b>TERMS:</b>	<b>FIXED</b> 6 and 12 Month  (See rate schedule for current rates and effective dates.)	<b>FIXED</b> 18, 24, 36, 48, and 60 Month  (See rate schedule for current rates and effective dates.)	<b>FIXED</b> 6 and 12 Month  Rates Negotiable.	<b>FIXED</b> 15 Month Certain limitations apply. (See Truth-in-Savings Disclosures Brochure.) (See rate schedule for current rates and effective dates.)
Additional Deposits:	Not Allowed	Not Allowed	Not Allowed	Allowed (See Truth-in-Savings Disclosures Brochure.)
Withdrawals:	Allowed w/Penalty	Allowed w/Penalty	Allowed w/Penalty	Allowed w/Penalty
Renewable:	Automatic	Automatic	Automatic	Automatic

## RATE SCHEDULE - IRA SHARE CERTIFICATE ACCOUNTS

	IRA Share Certificate (1)	IRA Share Certificate (2)	IRA Jumbo Certificate	IRA Accumulation Variable Rate Certificate
Min. Opening Deposit:	\$500	\$1,000	\$100,000	\$5
Dividends Compounded:	Monthly	Monthly	Monthly	Monthly
Dividends Credited:	Monthly	Monthly	Monthly	Monthly
Dividend Period:	Calendar Month	Calendar Month	Calendar Month	Calendar Month
<b>TERMS:</b>	<b>FIXED</b> 6 and 12 Month  (See rate schedule for current rates & effective dates.)	<b>FIXED</b> 18, 24, 36, 48, and 60 Month  (See rate schedule for current rates & effective dates.)	<b>FIXED</b> Negotiable Rates Negotiable.	<b>VARIABLE</b> 12 Month  (See rate schedule for current rates & effective dates.)
Additional Deposits:	Not Allowed	Not Allowed	Not Allowed	Allowed
Withdrawals:	Allowed-With Penalty	Allowed-With Penalty	Allowed-With Penalty	Allowed-With Penalty
Renewable:	Automatic	Automatic	Automatic	Automatic
Account Limitations:	IRS regulations will apply	IRS regulations will apply	IRS regulations will apply	IRS regulations will apply

## RATE SCHEDULE - SAVINGS & CHECKING ACCOUNTS

	SAVINGS	MONEY MARKET	IRA SHARE	CHRISTMAS CLUB	LEGACY CHECKING	PREFERRED CHECKING	REBUILD CHECKING™	HEALTH SAVINGS
<b>Dividends</b> Annual Percentage Yield (APY)/ Dividend Rate	0.30% APY 0.30% Dividend	<b>Balance \$500,000 &amp; over</b> 1.26% APY, 1.25% Dividend <b>Balance \$250,000-\$499,999.99</b> 1.11% APY, 1.10% Dividend <b>Balance \$100,000-\$249,999.99</b> 1.00% APY, 1.00% Dividend <b>Balance \$10,000-\$99,999.99</b> 0.90% APY, 0.90% Dividend <b>Balance \$2,500-\$9,999.99</b> 0.75% APY, 0.75% Dividend <b>Balance under \$2,500</b> 0.30% APY, 0.30% Dividend	0.30% APY 0.30% Dividend	0.30% APY 0.30% Dividend	0.00% APY 0.00% Dividend	0.10% APY 0.10% Dividend	0.00% APY 0.00% Dividend	<b>Balance \$25,000 &amp; over</b> 1.81% APY, 1.80% Dividend <b>Balance \$10,000 - \$24,999</b> 1.31% APY, 1.30% Dividend <b>Balance \$5,000 - \$9,999</b> 1.05% APY, 1.05% Dividend <b>Balance \$1,000 - \$4,999</b> 0.30% APY, 0.30% Dividend <b>Balance under \$1,000</b> 0.00% APY, 0.00% Dividend
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	n/a	Monthly	n/a	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	n/a	Monthly	n/a	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	n/a	Calendar Month	n/a	Calendar Month
<b>Balance Requirements</b>	\$5							
Service Charge						\$5 per month	\$12.95 per month**	
Minimum Opening Deposit	\$5	\$2,500	--	--	\$20 or establishment of incoming automatic transfer or direct deposit	\$25	\$35	--
Minimum Balance to Avoid a Service Fee	--	--	--	--	--	--	\$1,000**	--
Minimum Balance to Earn Stated APY	--	See information above	--	--	n/a	--	--	See information above
Balancing Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	--	Daily Balance	Monthly Balance	Daily Balance
<b>Account Limitations</b>	--	Six withdrawals per month, then \$10 service fee for each withdrawal in excess of six.	IRS regulations will apply.	--	--	--	*See Below.	IRS regulations will apply.

\*Rebuild checking™ account limitations: To qualify, member must have an Insight Retail Banking score of 545 or less and a have a "Pending" or "Declined" decision on a regular checking account. Members who have had their checking account closed twice will not be allowed to open this checking product. Not eligible for paper checks, Overdraft Advantage, Pop Money, or Funds Transfer. Overdraft Protection from savings or overdraft protection loan if qualified is available. Member can only request to have overdraft fees refunded twice during the calendar year and still maintain account. After one calendar year of successfully maintaining account, member can request to be moved to Preferred or Legacy checking.

\*\*Can reduce monthly fee to \$10.95 with establishment of direct deposit. Monthly fee can be waived if \$1,000 is maintained on deposit.

## FEE SCHEDULE

### Credit Union Membership

Membership Share: ..... \$ 5.00 par value

### Account Fees Applicable to All Accounts

Account Maintenance Fee: ..... \$ 3.00 per month<sup>2</sup>  
 Account Closing Fee (Accounts which have been opened 60 days or less): ..... \$ 15.00  
 Account Re-opening Fee (Accounts which were closed within the last 60 days): ..... \$ 20.00  
 NSF/Overdraft Fee: ..... \$ 25.00<sup>4</sup>  
 Return Deposit Item Fee: ..... \$ 20.00 per item  
 Stop Payment Fee (Check/ACH/Bill Pay): ..... \$ 25.00 per request  
 Check Printing Fee: ..... Prices vary depending upon style  
 Check Copy Fee: ..... \$ 5.00 per item up to \$50, then \$3 per item  
 Temporary Checks: ..... \$ 5.00 for eight checks (Free for new accounts)  
 Check Cashing Fee: ..... \$ 5.00 per item<sup>2</sup>  
 Overdraft Transfer Fee (applicable to overdraft transfers generated automatically from savings to checking): ..... \$ 5.00 per transfer if more than six per month

### Card Fees

Regular Rush Card: ..... \$ 35.00  
 Replacement Card: ..... \$ 20.00  
 Joint Users Card (Ordered w/rush or replacement card): ..... \$ 10.00  
 Replacement Personal Identification Number (Ordered with rush): ..... \$ 35.00  
 Check/Credit Card Receipt Copies: ..... \$ 5.00 per item up to \$50 then \$3.00 per item  
**Other Service Fees (Applicable to All Accounts)**  
 Account Reconciliation/Account Research Fee: ..... \$ 25.00 per hour  
 Paper Statement Fee: ..... \$ 1.00 per paper statement<sup>1</sup>  
 Statement Copy/History Fee: ..... \$ 5.00 per statement  
 Items Sent for Collection Fee: ..... \$ 20.00 per item  
 Wire Transfer (incoming domestic or foreign fee): ..... \$ 5.00 per transfer  
 Wire Transfer (outgoing fee): ..... \$ 15.00 per transfer  
 Payment by Phone/Web (Check, Credit Card, ACH): ..... \$ 10.00 per transfer  
 Visa Gift Cards: ..... \$ 2.50 per card  
 Visa TravelMoney Cards: ..... \$ 8.00 per card  
 Visa TravelMoney Card Reload Fee: ..... \$ 2.00 per reload  
 Cashier's Check Fee: ..... \$ 2.00 per check<sup>2</sup> or \$ 5.00 per check

### Other Service Fees (Applicable to All Accounts)

Copy Fee: ..... \$ 1.00 per page  
 Foreign Currency Exchange Fee (Correspondent bank fee may also be assessed): ..... \$ 25.00  
 Dormant Account Fee: ..... \$ 5.00 per month after 18 months without activity  
 Returned Mail - Bad Address Fee: ..... \$ 5.00 per month  
 Escheat Account Fee: ..... \$ 25.00 per account  
 Written Verification of Deposit: ..... \$ 10.00 per request  
 Counting Coins: ..... 10% of total if \$25 or more  
 Levy Processing Fee: ..... \$ 50.00 per levy  
 Rebuild checking™ Fee: ..... \$ 10.00 one-time setup fee  
 Expedited Title Processing Fee: ..... \$ 35.00 per request

### Electronic Funds Transfer Fees

Nonproprietary ATM Withdrawal/Transfer/Inquiry Fee: ..... \$ 1.00 per transaction/inquiry<sup>5</sup>  
 Foreign Transaction Fee (Visa International Service Assessment Fee on card transactions): ..... 1% of purchases, cash withdrawals, cash advances and credits to the account

### Online Banking

Popmoney (Person-to-Person Transfers)  
 Standard Delivery Fee ..... Free  
 Expedited Delivery Fee ..... \$ 0.95 per transaction  
 Stop Payment Transaction: ..... \$ 25.00 per request  
 NSF/Overdraft Fee: ..... \$ 25.00<sup>4</sup>  
 External Transfers  
 Standard Delivery Fee ..... \$ 2.00 per transaction  
 Expedited Delivery Fee ..... \$ 5.00 per transaction  
 NSF/Overdraft Fee: ..... \$ 25.00<sup>4</sup>  
 ACH Inquiry: ..... \$ 45.00 each  
 Bill Pay  
 Monthly Service Fee: ..... Free  
 Expedited Payment Fee (Check): ..... \$ 25.00 per request  
 Expedited Payment Fee (Electronic): ..... \$ 10.00 per request  
 Bill Pay Research/Return Fees: ..... Applicable Fees Noted Previously  
 Bill Pay Stop Payment Fee: ..... \$ 25.00 per request  
 Bill Pay Cleared Check Copy Fee: ..... \$ 5.00 per item up to \$50, then \$3 per item  
 Bill Pay Max. Reimbursement for Late Charge/Penalty (see Bill Pay Electronic Terms/Conditions for Complete Details): ..... \$ 25.00

<sup>1</sup>The rates and fees appearing in this ADDENDUM are accurate and effective for deposit accounts as of the Effective Date indicated on this ADDENDUM. If you have any questions or require current rate and fee information on your accounts, please call Ascend at 800-342-3086 or visit our website at Ascend.org.

<sup>2</sup>Meet one of the following criteria for waiver of the Account Maintenance Fee and Check Cashing Fee, and be eligible for the \$2 per check Cashier's Check Fee: Maintain an average monthly balance of at least \$100 in a savings or checking account; have a Preferred or Re-

build checking™ account; have a Share certificate; have an active<sup>3</sup> non-delinquent loan (including credit cards); have a Money Market account with a balance of at least \$2,500; or if you are 18 years of age or younger.

<sup>3</sup>An active loan includes any loan with a non-delinquent balance at month-end or a line of credit or credit card that had activity during the most recent month.

<sup>4</sup>NSF fees and Overdraft fees can be charged on the same transaction each time it is presented.

<sup>5</sup>Out-of-network ATM fees may include a balance inquiry fee and a withdrawal fee, even if both are part of the same log-in.

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