



RATE AND FEE ADDENDUM: CHECKING & SAVINGS

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INSTRUCTIONS: This addendum is incorporated into and becomes a part of your Membership Agreement. Please see Certificate Accounts Rate Schedule and Truth in Savings for certificate accounts.

EFFECTIVE DATE: 03/01/2023

REPLACES ADDENDUM DATED: 12/01/2022

RATE SCHEDULE – SAVINGS & CHECKING ACCOUNTS

	SAVINGS	MONEY MARKET	IRA SHARE	CHRISTMAS CLUB	LEGACY CHECKING	PREFERRED CHECKING	REBUILD CHECKING™	HEALTH SAVINGS
Dividends Annual Percentage Yield (APY)/Dividend Rate	0.20% APY 0.20% Dividend	Balance \$5,000,000 & OVER 3.92% APY, 3.85% Dividend Balance \$2,500,000.00 – \$4,999,999.99 1.00% APY, 1.00% Dividend Balance \$1,000,000.00 – \$2,499,999.99 1.00% APY, 1.00% Dividend Balance \$500,000 – \$999,999.99 0.95% APY, 0.95% Dividend Balance \$250,000 – \$499,999.99 0.90% APY, 0.90% Dividend Balance \$100,000 – \$249,999.99 0.90% APY, 0.90% Dividend Balance \$10,000 – \$99,999.99 0.85% APY, 0.85% Dividend Balance \$2,500 – \$9,999.99 0.55% APY, 0.55% Dividend Balance under \$2,500 0.20% APY, 0.20% Dividend	0.20% APY 0.20% Dividend	0.20% APY 0.20% Dividend	0.00% APY 0.00% Dividend	0.20% APY 0.20% Dividend	0.00% APY 0.00% Dividend	Balance \$100,000 – \$249,999.99 0.90% APY, 0.90% Dividend Balance \$10,000 – \$99,999.99 0.85% APY, 0.85% Dividend Balance \$2,500 – \$9,999.99 0.55% APY, 0.55% Dividend Balance \$1,000 – \$2,499.99 0.20% APY, 0.20% Dividend Balance under \$1,000 0.20% APY, 0.20% 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
Balance Requirements	\$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
Account Limitations	--	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 a credit score of 599 or less and a have a "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, Zelle®, 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.

