



IRA ACCOUNTS

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Savings Accounts at St. Helens Community Federal 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 this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

EFFECTIVE DATE: _____

Compounding Certificates	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	DIVIDEND PERIOD
<input type="checkbox"/> 12 Month Certificate <u>Balances</u> \$500 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 and greater	0.25% 0.30% 0.35% 0.40% 0.45%	0.25% 0.30% 0.35% 0.40% 0.45%	\$500.00	Monthly	Monthly	Monthly
<input type="checkbox"/> 24 Month Certificate <u>Balances</u> \$500 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 and greater	0.40% 0.45% 0.50% 0.55% 0.60%	0.40% 0.45% 0.50% 0.55% 0.60%	\$500.00	Monthly	Monthly	Monthly
<input type="checkbox"/> 36 Month Certificate <u>Balances</u> \$500 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 and greater	0.70% 0.75% 0.80% 0.85% 0.90%	0.70% 0.75% 0.80% 0.85% 0.90%	\$500.00	Monthly	Monthly	Monthly

TRUTH - IN- SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts:

- 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 that 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 are fixed and will be in effect for the term of the account.
- Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.
- Accruals of Dividends.** Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on Non-cash deposits (E..G. checks) on the business day you make the deposit to your account.
- Balance Information.** The minimum balance required to open each account is set forth above. Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.
- Transaction Limitations.** Certificate Accounts may not have additional deposits after your account is opened.
- Maturity.** Your account will mature within the term set forth above or the maturity date set forth on your Account Receipt or Renewal Notice.
- Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - Amount of Penalty. The amount of the early withdraw penalty is based on the term of your account. The penalty schedule is as follows: Certificate of Deposit 365 days or less--90 days dividends; more than 365 days-- 180 days dividends. The penalty is calculated as a forfeiture of part of the dividends that have been earned on the account.
 - Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdraw penalty under the following circumstances: (I) when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- Renewal Policy.** Your account will automatically renew for another term upon maturity. You have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdraw penalty.
- Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledge to secure any obligations of an owner, except obligations with the Credit Union.

The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends paid and compounded on the account for an annual period.

The rates appearing in this Schedule are accurate and effective for Certificate Accounts as of the Effective Date indicated above. If you have any questions or require current rate information on your account, please call the Credit Union at (503) 397-2376.

Savings Account	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	MINIMUM AVERAGE BALANCE TO EARN DIVIDENDS	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	DIVIDEND PERIOD
<input type="checkbox"/> IRA Savings <u>Balances</u> \$5 to \$24,,999 \$25,000 and greater	0.10% 0.25%	0.10% 0.25%	\$500.00	Monthly	Monthly	Monthly	Monthly

TRUTH - IN- SAVINGS DISCLOSURES

- Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For Savings Accounts, and Money Market the Dividend Rate may change monthly as determined by the Board of Directors. The dividend rates are tiered and depend on the average balance in the account. Once a tiered balance range is met, the highest rate will apply to the entire balance.
- 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 above are accurate as of the Effective Date which the Credit Union anticipates paying for the applicable dividend period.
- Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for all dividend bearing accounts begins on the first calendar day of the month and ends on the last calendar day of the month.
- Accrual of Dividends.** Dividends will accrue on cash deposits on the business day that you make the deposit to your account. Dividends will begin to accrue on noncash deposits (E.G. checks) on the business day you make the deposit to your account.
- Balance Information.** The minimum balance required to open each account is set forth above. The minimum monthly balance required to obtain the stated Annual Percentage Yield is set forth above. For all Savings and Money Market accounts, Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends paid and compounded on the account for an annual period.

The rates appearing in this Schedule are accurate and effective for Savings Accounts as of the Effective Date indicated above. If you have any questions or require current rate information on your account, please call the Credit Union at (503) 397-2376.



CONSUMER RATE & FEE SCHEDULE

Effective 01/1/2016

DESCRIPTION	FEES
Membership Share	\$5.00 par value
Membership Fee	\$5.00 (fee waived for Cub Club & Teen Savings accounts)
Account Research	\$25.00 per hour
Account/Membership Reopen Fee (closed within last 90-days)	\$30.00
ACH Origination Set-Up Fee	\$25.00 per request
ACH Origination Change Fee	\$15.00 per change
Address Correction Fee	\$1.50
ATM/Debit/VISA Card Replacement	\$12.00 per card
ATM Transaction Fee (at non SHCU/CO-OP owned ATMs)	\$1.50 per transaction
ATM Inquiries Fee (at non SHCU/CO-OP owned ATMs)	\$.50 per inquiry
Bad Address Fee	\$5.00 per membership
Bad or Missing TIN	\$125.00
Change in Terms	\$50.00 per request
Check Copies	\$2.50 per check or \$20 per hour (whichever is less)
Christmas Club Early Withdrawal Fee	\$25.00
Collection Item	\$ At cost
Counter/Cashier's Check	\$5.00 (minimum check amount \$250.00)
Courtesy Pay	\$30.00 per item, no fee for cleared items resulting in a negative balance of 29.99 or less
CPI Administration Fee	\$100.00 per policy
Dormant Account Fee	\$100.00 (or balance of account, whichever is greater)
Excess withdrawals from HY Club acct.	1% of last 90-day average balance per occurrence
Fax Copies	\$5.00 first page; \$2.50 per additional page
Foreign Checks Processing Fee	\$15.00 per check
HELOC Annual Fee	\$50.00 to \$75.00 see disclosure
Health Savings Set-Up Fee	\$25.00
Inactive Membership Fee	\$25.00 (or balance of account, whichever is less)
Inactive Checking Account Fee (excludes business accounts)	\$2.00 monthly (if no activity in prior 6 statement periods & the total relationship under the same membership is <\$2,000.00)
IRA Maintenance Fee	\$15.00 annually (if balance is below \$300.00)
Late Fees (loans)	Refer to loan disclosure
Legal Actions (liens, levies, etc.)	\$100.00 per occurrence
Loan Fees	Refer to loan disclosure
Loan Rate Reduction Fee	\$100.00 to \$750.00 (based on loan amount & risk level)
Loan Program Conversion Fee	\$100.00 to \$750.00 (based on loan amount & risk level)
Low Balance / Single Service Maintenance Fee	\$5.00 monthly (if average balance is below \$300.00)
Money Order	\$3.00 per item
My-Line Inactive Fee	\$25.00, if account has not been used within the last 12 months
Night Deposit Bag	\$ At cost
Non-Sufficient Funds Fee	\$30.00 per check
Offsite Credit Union Services	\$25.00 per hour (1-hour minimum)
Open Transfer Fee- Outgoing	\$5.00 per transfer
Open Transfer Fee- Incoming	FREE
Open Transfer Reject Fee	\$25.00 per occurrence
Open Transfer Validation Fee	1 st failed attempt is FREE, \$5.00 for each additional failed attempt
Personalized Check Printing	\$ Price varies depending on style. FREE for members 55 and over, for CU Logo checks only
Photocopies	\$1.00 per page
Regulation D Exceeded Fee	\$25.00, greater than 6 transactions
Real Estate Loan & Commercial Loan Fees	Varies
Returned Check Fee	\$10.00 per item
Signature Guarantee	\$10.00 per visit
Skip Payment Requests	\$30.00 per loan (balances \$20,000 & under) \$40.00 per loan (balances \$20,001 & greater) \$50.00 per loan (secured by Real Estate)
Special Currency Handling Fee	1 cash order a month FREE up to \$2500. Each additional order or amounts over \$2500 - \$25 per request
Statement Copy / Hold Statement Request	\$2.00 per page
Stop Payment Request	\$25.00 per check
Non-standard Check Printing	\$5.00 per item
Subordination Agreements	\$250.00 per request
Tax Information	\$2.00 per statement page
Temporary Checks	\$1.00 per page
Visa Late Fees	Refer to VISA Agreement
VISA Gift Card	\$5.00 per card
Wire Transfer Fee (Domestic)	\$15.00 per transfer
Wire Transfer Fee (International)	\$50.00 per transfer
Wire Transfer Trace Fee (international)	\$25.00 per transfer
Wire Transfer Fee (Western Union)	\$25.00 per transfer
XSpeedy Pay	\$10.00 for each advance amounts up to \$250.00 \$20.00 for each advance amounts of \$250.01 to \$500.00 \$30.00 for each advance amounts of 500.01 to \$750.00.