ST. HELENS COMMUNITY CREDIT UNION

PUBLIC FUNDS CHECKING ACCOUNTS

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Business Checking 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: January 8, 2016

	DIVIDEND RATE	ANNUAL PERCENTAGE RATE	MINIMUM OPENING BALANCE	MINIMUM AVERAGE BALANCE TO EARN DIVIDENDS	DIVIDENDS COMPOUNDED AND CREDITED	MONTHLY SERVICE FEE
☐ Public Funds Checking Free Notary Free Teller Phone Free Online Banking Free Bill Pay Free Coin Counting	NA	NA	$50	NA	NA	1st 12 checks clearing in statement period-FREE. Each additional check is $0.50
☐ Premium Public Funds Checking Free Notary Free Teller Phone Free Online Banking Free Bill Payer Free Coin Counting Unlimited Check Writing	0.10%	0.10%	$500	$2000	Monthly	$30

TRUTH – IN - SAVINGS DISCLOSURES

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

1. Rate Information. The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For dividend bearing accounts, the Dividend Rate may change monthly as determined by the Board of Directors.

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. 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.

3. 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.

4. Accrual 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 noncash deposits (E.G. checks) on the business day you make the deposit to your account.

5. Balance Information. The minimum balance required to open each account is set forth above. The minimum monthly balance required to earn dividends is set forth above, For dividend bearing accounts, dividends are calculated by the Average Daily Balance method which applies a daily periodic rate to the average daily principal balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the month and dividing that figure by the number of days in the month. If the average daily balance is not met each month, the account may not earn dividends.

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 Accounts listed 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.

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PUBLIC FUNDS RATE & FEE SCHEDULE
Effective 01/1/2016

DESCRIPTION	FEES
Membership Share	$5.00 par value
Membership Fee	$10.00
Account Research	$25.00 per hour
Account/Membership Reopen Fee (if closed in 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	**$10.00 per card * This fee will change to $12.00 effective 3/1/16**
ATM Transaction Fee (at non SHCU/CO-OP owned ATM)	$1.50 per transaction
ATM Inquiries Fee (at non SHCU/CO-OP owned ATM)	$.50 per inquiry
Bad Address Fee	$5.00 per membership
Bad or Missing TIN	$125.00
Business Membership Set Up Fee	$10.00
Change in Terms	$250.00 to $500.00 per request
Check Copies Monthly cleared checks- my electronic file Monthly cleared checks-disk	$2.50 per check or $20 per hour (whichever is less) $15.00 per account $25.00 per account
Collection Item	$ At cost
Counter/Cashier's Check	$5.00 (minimum check amount $250.00)
CPI Administration Fee	**$25.00 per policy * This fee will change to $100 effective 3/1/16**
Dormant Account Fee	$100.00 (or balance of account, whichever is greater)
Fax Copies	$5.00 first page; $2.50 per additional page
Foreign Checks Processing Fee	$15.00 per check
Inactive Membership Fee	$25.00 (or balance of account, whichever is less)
Late Fees -Loans and VISA	Refer to loan disclosure
Late Financial Reporting Fee	Loan Balances of $50,000 to $ 250,000 $125 $250,001 to $ 500,000 $250 $500,001 to $1,000,000 $500 $1,000,001 & greater $750
Legal Actions (liens, levies, etc.)	$100.00 per occurrence
Loan Fees	Varies per loan type and loan amount
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)
Money Order	$3.00 per item
NetCapture (Remote Deposit Capture)	$20.00 per month 1st 100 images. $5.00 per 25 images thereafter. Refer to NetCapture Disclosure for additional fees
Night Deposit Bag	$ At cost
Non-Sufficient Funds Fee	$35.00 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	1st failed attempt is FREE, $5.00 for each additional failed attempt
Overdraft Fee- Courtesy Pay	Items in the amount of $1.00 to $250.00 $35.00 per check/transaction $251.00 to $1000.00 $40.00 per check/transaction $1001.00 and greater $45.00 per check/transaction No fee for cleared items resulting in a negative balance of $29.99 or less
Personalized Check Printing	$ Price varies depending on style
Photocopies	$1.00 per page
Regulation D Exceeded Fee	$25.00 if greater than 6 transactions
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	$200.00 per request
Tax Information	$2.00 per statement page
Temporary Checks	$1.00 per page
TransactExpress (ACH payment system)	$20 per month, 1st 100 transactions. $5.00 per 25 transactions thereafter. (Refer to TransactExpress Disclosure for additional fees)
VISA Gift Card	$5.00 per card
Wire Transfer Fee (Domestic)	$15.00 per transfer
Wire Transfer Fee (International)	$50.00 per transfer / $10.00 trace fee
Wire Transfer Fee (Western Union)	$25.00 per transfer
Wire Transfer Trace Fee	$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.