



CHECKING ACCOUNTS

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your 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:

	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE	MINIMUM AVERAGE BALANCE TO EARN DIVIDENDS	MINIMUM CREDIT RELATIONSHIP TO AVOID SERVICE FEE	DIVIDENDS COMPOUNDED AND CREDITED	MONTHLY SERVICE FEE
<input type="checkbox"/> Cash Rewards Checking Qualifying * \$0.00 - \$15,000 Over - \$15,001	1.48% 0.10%	1.50% 0.28%-1.50%	\$50	NA	NA	Monthly	NA
Non- Qualifying** FREE- • Teller Phone • Online Banking & Bill Pay • ATM/Check Card (must qualify) • Overdraft Protection from Savings	0.01%	0.01%					
<input type="checkbox"/> E-Rewards Checking	NA	NA	\$25	NA	NA	NA	NA

*Qualifying accounts satisfy the conditions for eligibility set forth below.

** Accounts that do not satisfy each of these conditions for a particular month will receive the non-qualifying rate for that month and do not qualify for reward features that month.

Cash Rewards Checking account eligibility for qualifying rate and reward features is subject to the following conditions: i) receives monthly statement electronically and provides a valid email address; ii) receives at least one ACH (Automated Clearing House) debit or credit each month; iii) at least 10 VISA check card transactions during the month, through a merchant. Qualifying transactions must post and clear to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to an account. Internal transfers made within or between SHCU accounts do not count as qualifying ACH or automatic payment transactions as qualifying transactions. The qualification cycle for Cash Rewards Checking accounts ends on the next-to-last business day of each month. A new cycle begins on the day after the next-to-the last business day of each month.

Cash Rewards Checking Features. Qualifying Cash Rewards Checking Accounts receive qualifying rate and refund of ATM transaction fees imposed by other institutions up to \$20 per month. Fee reimbursement is paid on the last day of the month. For any month in which the account does not satisfy the qualifying conditions, there will be no fee reimbursement, and the account will receive the non-qualifying dividend rate. New accounts will receive the qualifying dividend rate for the first statement cycle. Existing accounts converted to Cash Rewards Checking account may qualify to receive the qualifying dividend rate and rewards beginning on the first day of the month following the month in which the account is converted.

E- Rewards Checking account eligibility for reward features is subject to the following conditions: i) receives monthly statement electronically and provides a valid email address; ii) receives at least one ACH (Automated Clearing House) debit or credit each month; iii) at least 10 VISA check card transactions during the month, through a merchant. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Any internal transfers made within or between SHCU accounts do not count as qualifying ACH or automatic payment transactions. Accounts that do not satisfy each of these conditions for a particular month will receive the non-qualifying rate for that month and do not qualify for reward features that month. The qualification cycle for E-Rewards Checking accounts ends on the next-to-last business day of each month. A new cycle begins on the day after the next-to-the last business day of each month.

E-Rewards Checking Features. New Accounts earn up to \$20 in iTunes® and Amazon®/Amazon.com® download refunds when the account is established and for first qualification cycle will automatically earn up to \$5 in iTunes® and Amazon®/Amazon.com® download refunds. Each cycle thereafter, qualifying E-Rewards Checking Accounts earn up to \$5 in iTunes® and Amazon®/Amazon.com® download refunds each cycle when the minimum qualifications are met. Downloads must be purchased with your debit card associated with your E-Rewards Checking account. Unused rewards expire 30 days from issuance. Refunds will be posted to qualifying accounts on the last day of the month up to the amount of purchases made at iTunes® and Amazon®/Amazon.com® or rewards earned, whichever is less. ATM Fee reimbursements provided up to \$20 only if qualifications are met during the monthly qualification cycle. iTunes is a registered trademark of Apple, Inc. and Amazon.com is a registered trademark of Amazon Inc. Apple Inc. and Amazon Inc. are not participants in or sponsor of this program. Available for personal accounts only and only 1 E-Rewards Checking Account is allowed per individual. Existing accounts converted to E-Rewards Checking may qualify to receive the download refunds beginning on the first day of the month following the month in which the account is converted.

TRUTH - IN - SAVINGS DISCLOSURES

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 the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. Qualifying Rewards Checking Accounts are tiered rate accounts. For these accounts, the dividend rate applicable to a particular balance tier will apply only to the portion of the balance that is within the balance range for that tier. 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. 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 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 or may be subject to a fee as set forth above. Rewards Checking- dividends are calculated on the daily balance method, which applies a daily periodic rate to the principal balance in the account for the day.

6. Waiver of Monthly Service Fees. Gold Checking- If your total relationship under the same membership number is \$10,000. or greater on the second to the last business day of the month, the service fee will be waived for the current month Platinum Plus Money Market Checking- If your total relationship under the same membership number is \$50,000 or greater on the second to the last business day of the month, the service fee will be waived for the current month. (Total relationship includes the average balances for the current month for all deposits and all outstanding loan balances added together.)

7. Account Limitations. For Platinum Money Market Checking, the minimum withdrawal amount is \$500.00 for checks or cash withdrawals. Upon reaching age 24 Student Checking will be converted a CU Choice Checking.

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 Checking Accounts as of the Effective Date indicated above. If you have any questions or require rate information on your account, please call the Credit Union at 503-397-2376.



ST. HELENS
COMMUNITY
CREDIT UNION

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
Statement-Paper statement per membership	\$2.00 per statement cycle (Excludes - memberships with primary owner 17 or younger, 62 or older, or if total relationship with SHCU is \$50,000 or greater on the second to the last business day of the month, the fee will be waived for the current statement cycle. Total relationship includes the average balances for the current month for all deposits and all outstanding loan balances added together.)
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.