



**RATE & FEE DISCLOSURE FOR SAVINGS, CHECKING, AND CERTIFICATE ACCOUNTS**

This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your Savings, Checking, and Certificate Accounts at Providence 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 & Fee Disclosure and acknowledges that it is a part of the Membership and Account Agreement.

|                                   | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD (APY) | MINIMUM OPENING BALANCE | MINIMUM BALANCE TO EARN APY | MINIMUM BALANCE TO AVOID SERVICE FEE | DIVIDENDS COMPOUNDED AND CREDITED | DIVIDEND PERIOD |
|-----------------------------------|---------------|-------------------------------|-------------------------|-----------------------------|--------------------------------------|-----------------------------------|-----------------|
| <b>Minimum Balance Share</b>      | 0.10%         | <b>0.10%</b>                  | \$5.00                  | \$100.00                    | n/a                                  | Monthly                           | Monthly         |
| <b>Prime Time (60 &amp; over)</b> | 0.15%         | <b>0.15%</b>                  | \$5.00                  | \$100.00                    | n/a                                  | Monthly                           | Monthly         |
| <b>Cub Acct (10 &amp; under)</b>  | 0.15%         | <b>0.15%</b>                  | \$5.00                  | \$5.00                      | n/a                                  | Monthly                           | Monthly         |
| <b>Cubby Certificate</b>          | 4.89%         | <b>5.00%</b>                  | \$5.00                  | \$5.00                      | n/a                                  | Monthly                           | Monthly         |
| <b>iPlus Youth (11 - 12)</b>      | 0.15%         | <b>0.15%</b>                  | \$5.00                  | \$5.00                      | n/a                                  | Monthly                           | Monthly         |
| <b>iProsper Teen (13 - 17)</b>    | 0.15%         | <b>0.15%</b>                  | \$5.00                  | \$5.00                      | n/a                                  | Monthly                           | Monthly         |
| <b>Christmas Club</b>             | 0.20%         | <b>0.20%</b>                  | \$5.00                  | \$5.00                      | n/a                                  | Monthly                           | Monthly         |
| <b>Free Checking</b>              | n/a           | <b>n/a</b>                    | \$20.00                 | n/a                         | n/a                                  | n/a                               | n/a             |
| <b>Money Market Account</b>       |               |                               |                         |                             |                                      |                                   |                 |
| \$1,000 – \$9,999                 | 0.10%         | <b>0.10%</b>                  |                         |                             |                                      |                                   |                 |
| \$10,000 - \$49,999               | 0.12%         | <b>0.12%</b>                  | \$1,000.00              | \$1,000.00                  | n/a                                  | Monthly                           | Monthly         |
| \$50,000 - \$99,999               | 0.15%         | <b>0.15%</b>                  |                         |                             |                                      |                                   |                 |
| \$100,000 and above               | 0.20%         | <b>0.20%</b>                  |                         |                             |                                      |                                   |                 |
| <b>Certificate Account (CD)</b>   |               |                               |                         |                             |                                      |                                   |                 |
| • 6 months                        | 0.25%         | <b>0.25%</b>                  |                         |                             |                                      |                                   |                 |
| • 12 months                       | 0.35%         | <b>0.35%</b>                  | \$1,000.00              | \$1,000.00                  | n/a                                  | Monthly                           | Term            |
| • 18 months                       | 0.40%         | <b>0.40%</b>                  |                         |                             |                                      |                                   |                 |
| • 24 months                       | 0.60%         | <b>0.60%</b>                  |                         |                             |                                      |                                   |                 |
| <b>15 Month CD Promo</b>          | 1.25%         | <b>1.25%</b>                  | \$1,000.00              | \$1,000.00                  | n/a                                  | Monthly                           | Term            |

**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 Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. Money Market Accounts are tiered accounts. For these accounts, if the account balance falls within the range for a tier, the dividend rate and APY for that tier will apply to the entire balance in the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
- Compounding and Crediting.** Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Accrual of Dividends.** Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- Balance Information.** The minimum balance required to open each account and earn the stated APY is set forth above. If you do not maintain the minimum balance, you will not earn the stated APY. For all accounts except Certificate Accounts, dividends are calculated by using the Average Daily Balance method. Dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period. For Certificate Accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the principal balance in the account each day.
- Account Limitations.** For Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from this account to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For the Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the Club account will remain open. If you make a withdrawal before November 1, the Club account will be closed and you will not be eligible for another Club account for one year. You may make transfers or withdrawals in the first seven (7) days after the Club account is opened without restriction.
- Membership Share Requirement.** In order to maintain your membership, you must maintain a minimum share account balance (par value) of \$5.00.
- Certificate Account Features.**
  - Account Limitations.** After your account is opened, you may not make additional deposits to a Certificate account.
  - Maturity.** Your Certificate account will mature on 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 of your Certificate before the maturity date.
    - Amount of Penalty.** The amount of the early withdrawal penalty is 90 days dividends calculated on the balance at the time of withdrawal.
    - How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that has been or would be earned at the nominal dividend rate on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.
    - Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
      - When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
  - Renewal Policy.** Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
  - Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.
- Cub Account Features.** Cub accounts are only available for members 10 years old or younger. When the account owner reaches 11 years old, the Cub account will be automatically converted to an iPlus account.
- Cubby Certificate Features.** Cubby Certificates are only available for members 10 years old or younger who also have a Cub Account. Estatements are required for Cubby Certificates. Only one Cubby Certificate is available for each member. Deposits will be permitted until the \$500.00 maximum balance; after that, no new funds may be deposited to a Cubby Certificate. The maximum balance for Cubby Certificate is \$500; no deposits in excess of that amount will be permitted. The rate applies only to deposits of new funds; it does not apply to transfers of funds from another account within the credit union. Funds deposited from within the credit union will earn the same dividend rate and APY as Cub Account. Cubby Certificate balances of up to \$500 will earn the dividend rate for the 12-month Certificate term. After the 12-month term the Certificate will be transferred into the Cub Account and will earn the same dividend rate and APY that applies to Cub

Accounts. Dividends earned on the Cubby Certificate will be deposited into the Cub Account.

**11. 15 Month CD Promotion.** Available for Certificate funds. Minimum \$1,000 new funds required. Early withdrawal penalties apply and may reduce earnings. Funds deposited must be brought from an external source. Credit Union reserves the right to limit deposits into this special Certificate. This limited-time offer is subject to change at any time without notice. Special 15-month Certificate transfers automatically to a standard share savings account at the rate in effect at the time of renewal unless instructed otherwise.

## Fee Schedule

| SAVINGS ACCOUNT FEES                      |  |
|---|--|
| Money Market Account Excessive Withdrawal | \$10.00/Withdrawal after 6 withdrawals per month |
| Overdrawn Accounts                        | \$30.00  |
| Inactive/Dormant Accounts                 | \$10.00/Month                                    |
| Statement Copies                          | \$5.00/Copy                                      |
| CHECKING ACCOUNT FEES                     |  |
| Monthly Fee                               | No Charge  |
| Check Printing                            | At our approximate cost                          |
| NSF:                                      |  |
| Item Returned                             | \$30.00/Occurrence                               |
| Bill Pay                                  | No Charge  |
| Photocopies:                              |  |
| Member Checks                             | \$5.00/Each                                      |
| Corporate Checks                          | \$5.00/Each                                      |
| Research                                  | \$25.00/Hour                                     |
| Stop Payment:                             |  |
| Member Draft                              | \$25.00/Each                                     |
| ACH                                       | \$25.00/Each                                     |
| Corporate Checks                          | \$25.00/When allowed                             |
| Bill Payment                              | \$25.00/Each                                     |
| Overdraft Share Transfer                  | \$5.00/Each                                      |
| ATM/DEBIT CARD FEES                       |  |
| ATM/Debit Card Replacement                | \$10.00/Occurrence                               |
| ATM Usage PFCU Machine                    | No Charge  |
| Non-PFCU Machine                          | Unlimited  |
| PIN Replacement                           | No Charge  |
| Mis-keyed ATM Deposit                     | No Charge  |
| VISA CREDIT CARD FEES                     |  |
| Annual Fee:                               |  |
| Platinum                                  | None   |
| Classic                                   | None   |
| New Beginning                             | \$12.00  |
| Late Payment                              | \$20.00  |
| Exceeding Limit                           | \$20.00  |
| VISA Card Replacement                     | \$10.00/Occurrence                               |
| VISA Returned Check                       | \$30.00/Occurrence                               |
| PIN Replacement                           | \$2.00/Occurrence                                |

| VISA CREDIT CARD FEES (continued)                                |   |
|--|---|
| Copy Sales Draft   | \$10.00/Each                                    |
| VISA Statement Copies  | \$2.00/Page                                     |
| OTHER TRANSACTION FEES   |   |
| Domestic Outgoing Wires  | \$15.00/Each                                    |
| International Wires  | Pass-through plus \$10.00                       |
| Foreign Currency Orders  | Pass-through                                    |
| Pre-Paid VISA Gift Cards   | \$3.00/Each                                     |
| Pre-Paid Travel Money Card                                       | \$5.00/Each                                     |
| Western Union  | Pass-through plus \$10.00                       |
| Loose Coin Count   | No Charge                                       |
| Money Orders   | \$3.00/Each                                     |
| Corporate Checks   | \$3.00/Each                                     |
| US Postal Address Change   | \$5.00/Each                                     |
| Returned Mail  | \$5.00/Each                                     |
| On Us Non Member Cash Checking                                   | \$3.00/Each                                     |
| OTHER FEES   |   |
| Account Assistance/Research                                      | \$25.00/Hour                                    |
| Notary Service   | No Charge                                       |
| Tax Levy   | \$50.00   |
| Garnishment  | \$50.00   |
| SAFE DEPOSIT BOX FEES  |   |
| 3 x 5  | \$30.00   |
| 5 x 5  | \$40.00   |
| 3 x 10   | \$50.00   |
| 5 x 10   | \$65.00   |
| 10 x 10  | \$90.00   |
| Drilling   | \$175.00  |
| Key Replacement  | \$10.00   |
| LOAN FEES  |   |
| Late Fees  | 5% or \$5/Whichever is greater                  |
| Reconveyance   | \$110.00  |
| Washington Reconveyance  | \$150.00  |
| Forced Place Insurance Processing                                | \$50.00   |
| Loan Subordination   | \$150.00  |
| Skip a Payment (car, personal, personal LOC, and Visa card only) | \$30/loan (\$10 goes to Charitable Giving Fund) |
| Home Equity LOC Origination Fee                                  | \$150   |

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