



Savings, Checking & Certificate Accounts

This schedule sets forth conditions, rates, fees and charges applicable to Member Savings, Checking, Certificate Accounts, Individual Retirement Accounts (IRAs), and Coverdell Education Certificates at USAgencies Credit Union. The Credit Union may offer other rates and fees or amend those contained in this schedule. Each account holder agrees to the terms set forth herein and acknowledges this as part of the Membership and Account Agreement.

SAVINGS ACCOUNTS	Interest / Dividend Rate	Annual Percentage Yield (APY)	Min. Opening Balance	Min. Balance Required to Earn APY	Interest / Dividends Compounded & Credited
Membership Share	0.10%	0.10%	\$5.00	\$0.01	Quarterly
Supersaver	0.40%	0.40%	\$25.00	\$25.00	Monthly
Save 4 It	0.45%	0.45%	\$15.00	\$0.01	Monthly
Lifestyle Club Accounts	0.40%	0.40%	\$25.00	\$25.00	Monthly
Money Fund	0.35%	0.00% - 0.35%	\$1,000.00	\$1,000.00	Monthly
	0.50%	0.35% - 0.43%		\$25,000.00	
	0.60%	0.43% - 0.57%		\$50,000.00	
Advantage + Money Market	0.15%	0.15%	\$50,000.00	\$5,000.01	Monthly
	0.30%	0.30%		\$10,000.01	
	0.55%	0.55%		\$50,000.01	
	0.70%	0.70%		\$150,000.01	
	0.90%	0.90%		\$250,000.01	
CU Kids Club/Freestyle	0.45%	0.45%	\$5.00	\$0.01	Quarterly
IRA Share	0.50%	0.50%	\$100.00	\$0.01	Monthly
CHECKING ACCOUNTS	Interest / Dividend Rate	Annual Percentage Yield (APY)	Min. Opening Balance	Min. Balance Required to Earn APY	Interest / Dividends Compounded & Credited
Lifestyle	0.10%	0.10%	\$25.00	Average balance of \$2,000 or more	Monthly

CERTIFICATES	Term	Interest	Annual Percentage Yield (APY)	Minimum Deposit	Interest / Dividends Compounded & Credited
Classic Certificate	6 Month	0.65%	0.65%	\$500.00	All Pay Monthly
	1 Year	0.75%	0.75%	\$500.00	
	2 Year	1.00%	1.01%	\$1,000.00	
	3 Year	1.25%	1.26%	\$1,000.00	
Bump Certificate	18 Month	.60%	.60%	\$500.00	Monthly
	30 Month	.85%	.85%	\$500.00	
Kids Club Starter Certificate	3 Month	1.50%	1.51%	\$100.00 <i>(Max of \$500.00)</i>	Monthly
New Membership Youth Certificate	3 Month	10.00%	10.47%	\$100.00 <i>(Max of \$500.00)</i>	Monthly
Coverdell Educational IRA Certificate	1 Year	0.55%	0.55%	\$100.00	Monthly
IRA Certificate	6 Month	0.70%	0.70%	\$100.00	Monthly
	1 Year	0.80%	0.80%		
Save to Win Certificate <i>(avail. to OR residents/18+ only)</i>	1 Year	0.30%	0.30%	\$25.00	Monthly

EXCEPT AS SPECIFICALLY DESCRIBED, THE FOLLOWING DISCLOSURES APPLY TO ALL OF THE ACCOUNTS.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. **Membership Share and Freestyle/Kids Club Accounts**, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the credit union's Board of Directors. **Money Fund, Advantage + Money Market, Save 4 It, Lifestyle Club, SuperSaver, Lifestyle Checking and IRA Share accounts**, the Interest Rate and Annual Percentage Yield may change monthly. The **Money Fund** account is a Tiered Rate Account. For account balances \$24,999.99 or below, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. Account balances from \$25,000.00 to \$49,999.99, the second Interest Rate and Range of Annual Percentage Yields listed for this account will apply. For account balances greater than \$50,000.00, the third Interest Rate and Range of Annual Percentage Yields will apply. Each Interest Rate will apply only to that portion of the account balance within each range. Once **Advantage + Money Market** account balances reach a higher (or lower) tier level, the entire balance will earn the corresponding Annual Percentage Yield. **Classic, Bump, Save to Win and IRA Certificates of Deposits** Interest Rates and Annual Percentage Yields are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. After a **Bump Certificate** has been open for at least 90 days, the account holder may opt to increase the rate one time, should rates increase during the term of your Certificate. The **18-Month Bump Certificate of Deposit** rate is based upon the mid-tier **1 Year Classic Certificate of Deposit** rate. The **30-Month Bump Certificate of Deposit** rate is based upon the mid-tier **2 Year Certificate of Deposit** rate.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend/Interest Compounding and Crediting. The compounding and crediting of dividends/interest and dividend/interest period applicable to each account are set forth in the Rate Schedule. The dividend/interest period is the period of time at the end of which an account earns dividend/interest credit. The dividend/interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends/Interest. Dividends/Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day deposit is made. If account is closed before accrued dividends/interest are credited, accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account to obtain the stated APY are set forth in the Rate Schedule. For all accounts dividends/interest are calculated by the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of the principle in the account for each day of the period and dividing that figure by the number of days in the period.

6. Transfers. Automatic transfers from the **Membership Share and Money Fund** account(s) to cover checks presented for payment will be made in \$25 increments and a fee will be charged for each transfer. For the **Lifestyle Checking** account automatic advance transfers from Overdraft Protection or a Lifestyle Line of Credit to cover items will be made in the amount of the transaction and a fee will be charged for transfers over \$10.

7. Account Limitations. Depending on the needs of the credit union, not all account types are offered at all times. **Membership Share and Freestyle/Kids Club accounts and Advantage + Money Market Accounts**, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. Exceeding these limitations, the account may be subject to a fee or closed. **Advantage + Money Market Accounts**, the minimum required opening amount of \$50,000 must come from funds not currently on deposit at USACU. If the account balance falls below \$5,000 the account will be closed and funds transferred into your membership Share account. **Freestyle/Kids Club accounts and Save 4 It accounts** have a maximum balance allowed of \$5,000. At the end of each business day any amount in excess of the \$5,000 will be transferred to the Membership Share account. One (1) withdrawal from the Save 4 It account is allowed each month. **Freestyle account** holders must be under the age 25 or younger. Upon reaching the age of 26 the account will be closed and funds moved to the Membership Share Account. **Kids Club Starter CD and New Membership Youth CD** account holders must be age 17 or younger. **New Membership Youth CD** must be opened within 14 days of opening the Membership Account to obtain stated APY. Members are allowed a maximum of three (3) Kids Club Starter CD's and a maximum of one (1) New Membership Youth CD. For a **Lifestyle Club account**, the entire balance will be paid by check or transferred to membership share or checking account on the first business day of April for the Spring Club account and the first business day of November for the Fall Club account. To retain the account(s) a deposit of at least \$25 is needed by the first business day of the month following the distribution. If a withdrawal of any of the account balance occurs at any time, a fee will be charged as disclosed in the fee schedule and the account will be closed. **Money Fund** account funds must be on deposit for ten (10) days prior to withdrawal; withdrawals must be for \$100.00 or more, maximum of three (3) withdrawals per month. After the first three (3) a fee will apply to each subsequent withdrawal. For **SuperSaver** accounts, except for the initial deposit of up to \$1,000.00, subsequent deposits must be made by Payroll Deduction, Direct Deposit, or ACH deposit, with a minimum of \$25.00 being deposited each month until the target balance of \$2,000.00 is reached. One (1) withdrawal from the SuperSaver account is allowed each month. Withdrawals that cause the balance in the account to fall below \$2,000.00 will require automatic deposits to be reinstated, or the account will be closed.

8. Certificate and IRA Certificate Account Features.

1. Transaction Limitations. Upon opening a **Classic or IRA Certificate of Deposit** no additional deposits may be made. **Classic Certificate Accounts** interest may be automatically deposited to any other non-IRA account held in the member's name, if elected when the account is opened. For **Bump Certificates of Deposit**, 90 days after opening, you may add an amount ranging from a minimum of \$100 to a maximum of an amount not to exceed your opening deposit. This can only be done at the time of a rate increase request. For **IRA Certificate Accounts**, interest withdrawals are subject to an early withdrawal penalty. Additional deposits on **Save to Win Certificates** are allowed during the term. The maximum balance allowed on the certificate, excluding interest accrual, is \$3,000.00. Upon maturity of the certificate, all funds will be deposited into the Member Share Account. Unless notified, the CD will renew and continue to receive automatic/manual deposits. Official rules for the **Save to Win Certificate** can be found at www.savetowin.org. Each account holder is limited to one (1) certificate.

2. Maturity. Your account will mature as indicated on your Account Receipt or Renewal Notice.

3. Early Withdrawal Penalty. The Credit Union may impose a penalty if any of the principal is withdrawn before the maturity date.

a. Amount of Penalty. For Classic and Bump Certificates and IRA Certificates the amount of the early withdrawal penalty is 180 days interest, or \$15.00, whichever is greater; for Kids Club Starter CD and New Membership Youth CD the amount of the early withdrawal penalty is 90 days interest. For Save to Win Certificates, account holders will be allowed to make one withdrawal from the account with a \$25.00 penalty to be assessed at the time of the withdrawal. If the early withdrawal reduces the principle below the minimum balance of \$25 or a second withdrawal is performed in the 12 month term the certificate will be closed.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal. For Save to Win Certificates, the credit union will deduct from the principal amount to cover the penalty.

c. 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;

iv. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

v. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple interest earned on the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 ½ or becomes disabled.

4. Renewal Policy. For Classic and IRA Certificates of Deposits, your account will automatically renew for another term upon maturity. For 18-Month Bump Certificates of Deposit, your account will renew into a 1 Year Classic Certificate of Deposit based upon the outstanding balance. For 30-Month Bump Certificates of Deposit, your account will renew into a 2 Year Classic Certificate of Deposit based upon the outstanding balance. No additional deposits will be permitted during the renewal term. For Save to Win Certificates, the account will automatically renew at maturity if the balance in the certificate is greater than \$25.00. The certificate will renew as a 12-month Save to Win Certificate. If the balance in the certificate is less than \$25.00 or if account holders choose not to renew the certificate, the funds will be transferred to the account holder's membership share account. For all accounts, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

5. Non-transferable/Nonnegotiable. The account is non-transferable and nonnegotiable. Funds in the account may not be pledged to secure any obligation of an