



Consumer Accounts – Savings and Checking Rates and Fee Schedule  
Effective April 16, 2026

This Rate and Fee Schedule outlines the current conditions, rates, fees, and charges applicable to consumer savings and checking accounts at OCCU and forms part of the Membership and Account Agreement. Rates and fees are accurate and effective for business accounts as of the stated effective date and are subject to change at any time. For current information, members may contact OCCU at 800.365.1111 or visit MyOCCU.org.

Product	Balance tiers for tiered rate accounts	Interest rate	Annual percentage yield (APY)	Minimum opening balance	Minimum daily balance to earn interest	Interest compounded/credited	Fees
<b>Remarkable Checking</b> *To receive the Tier 1 or Tier 2 APY and ATM fee refunds, Member must meet all monthly qualifications: 1) Twelve (12) settled debit card transactions; 2) One (1) direct deposit or automatic (ACH) payment; and 3) Active enrollment in eStatements; otherwise, qualifications not met APY applies.	Qualifications met*						
	\$0 - \$20,000.00 \$20,000.01	1.98% 0.20%	2.00% 0.20% - 2.00%	\$0	\$0	Monthly	\$0
	Qualifications not met*	0.05%	0.05%				

Other account information	
Ignite Savings	When a Remarkable checking meets the qualifications for higher APYs, the Ignite Savings account may be eligible for an additional interest rate bump of 0.25% on all tiers.
Checking account overdraft transfer increments	From share accounts to checking will equal the amount of the deficit. From Personal Credit Line or Home Equity Line of Credit accounts to checking will equal the amount of the deficit.
Zero (\$0) balance accounts	If your account has a \$0.00 (zero) balance for ninety (90) days or more, the Credit Union reserves the right to close the account without notice to you.

**Truth in Savings disclosures**

Except as specifically described, the following disclosures apply to all accounts listed on this schedule:

1. Rate. The interest rate and annual percentage yield on your accounts are set forth above. For interest-bearing accounts, the interest rate and annual percentage yield may change monthly as determined by the Credit Union Board of Directors. Remarkable checking is a tiered rate account. The interest rate specified for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier
2. Compounding and crediting. Interest will be compounded and credited as set forth above. If an account is closed, interest accrued will be posted to the account and included in closeout balance.
3. Accrual of interest. Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day the deposit is made to the account.
4. Balance Information. Interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

**Important information about procedures for opening a new account**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person/entity who opens an account. What this means for you: When you open an account with The Credit Union, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.





## Account Fee Disclosure Summary Effective April 22, 2026

### Consumer deposit accounts (currently offered account types)

<b>Membership</b>		<b>Miscellaneous fees</b>	
Par value of membership share (minimum deposit requirement).....	\$5	Collection (domestic/international) items.....	Actual cost
<b>Savings and checking account fees</b>		Fed Ex request.....	Actual cost
Inactivity (per month) <sup>1</sup> .....	\$7	Garnishment/levy.....	Actual cost
<b>Card fees</b>		Online banking external transfer failed transfer.....	\$25
ATM transaction service (withdrawals at non-CO-OP ATMs) <sup>2</sup> .....	\$1	Online banking external transfer improper verification.....	\$25
Expedited card delivery		<b>Safe deposit box fees</b>	
Domestic.....	\$30	2 X 5 annual rent (Downtown Branch only).....	\$30
International (Int'l).....	\$45	3 X 5 annual rent.....	\$35
<i>For a complete list of fees, terms and conditions, please refer to the OCCU cardholder agreement.</i>		5 X 5 annual rent.....	\$45
<b>Extended overdraft</b>		3 X 10 annual rent.....	\$50
Extended overdraft (EOD) <sup>3</sup> .....	\$9	5 X 10 annual rent.....	\$65
		10 X 10 annual rent.....	\$105
		Lost keys and/or box drilling.....	Actual cost

<sup>1</sup> Assessed monthly to any account available to pay fee after 12 months of no activity on all accounts under a Membership.

<sup>2</sup> ATM surcharge fee may be charged with each completed transaction by the ATM owner/operator if the ATM is not affiliated with OCCU or the CO-OP ATM networks.

<sup>3</sup> Extended overdraft (EOD) occurs when payment of a withdrawal (in person or electronic) or other transaction(s) brings the account to a negative available balance. EOD fees will be automatically refunded if the member has had no insufficient funds activity over the past 12 calendar months. EOD fees will be refunded if the account is brought to a positive available balance before the end of day processing on the day the insufficient funds activity occurs. Available balance excludes the amount of recent deposits subject to hold and holds for pending debit card or other transactions. Refer to account agreement for further details. Members under the age of 18 are not eligible for overdraft protection or EOD.

### Consumer loan accounts (for a complete list of fees see OCCU loan agreement)

<b>Loan fees</b>		<b>Personal Credit Line fees</b>	
Late payment <sup>4</sup> .....	\$25	Late Payment.....	\$25
Credit Union Direct Lending (CUDL) late payment.....	5%	Returned payment.....	\$4.95
(5% of outstanding monthly payment due; no minimum)		<b>Credit card fees</b>	
Credit Union Direct Lending (CUDL) & direct loan non-qualification... (per service)	\$250	Balance transfer.....	Varies
Skip-A-Pay/loan payment deferment (per month).....	\$9	(\$10 or 3% of the amount of each transfer, whichever is greater)	
Returned payment.....	\$4.95	Cash advance.....	Varies
<b>Home Equity Line of Credit and Loan fees</b>		(\$10 or 3% of the amount of each advance, whichever is greater)	
Home Equity late payment.....	5%	Late payment.....	Up to \$25
(5% of the minimum monthly payment due; \$15 min for HELOCs)		Returned payment.....	Up to \$25
Reconveyance.....	Actual Cost		
Returned payment.....	\$4.95		

<sup>4</sup> If the loan has had no late payment fee activity in the past 12 calendar months, the late payment fee will be refunded after the end of the day processing is complete.

