



Consumer Accounts - Savings and Checking Rate and Fee Schedule

Effective February 5, 2026

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your savings and checking accounts at Oregon Community Credit Union. The Credit Union reserves the right to offer other rates and fees and to change the rates and fees contained in this schedule at any time. Each account holder agrees to the terms set forth on this schedule and acknowledges that it is a part of the Membership and Account Agreement.

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
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Savings accounts

Primary Savings (Establishes Credit Union membership.)	N/A	0.05%	0.05%	\$5	\$5.01	Monthly	\$0
Ignite Savings	\$0 - \$500 \$500.01 - \$2500 \$2500.01 - \$5000 \$5000.01 - \$25000 \$25000.01+	5.13% 2.96% 1.00% 0.50% 0.15%	5.25% 5.25% - 3.45% 3.45% - 2.23% 2.23% - 0.85% 0.85% - 0.15%	\$0	\$0	Monthly	\$0
Secondary Savings	N/A	0.05%	0.05%	\$0	\$0	Monthly	\$0
Money Markets (When balance tier is met, APY for tier applies to all funds in account.)	\$500 - \$4,999.99 \$5,000 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000-\$249,999.99 \$250,000+	0.50% 1.00% 1.00% 1.00% 1.00% 1.09%	0.50% 1.00% 1.00% 1.00% 1.00% 1.10%	\$100	\$500	Monthly	\$0
Premier IRA Savings (Traditional / Roth IRA) (Coverdell Education Savings Account)	\$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000+	1.00% 1.00% 1.09% 1.09% 1.19%	1.00% 1.00% 1.10% 1.10% 1.20%	\$0	\$0	Monthly	\$0

Checking accounts

Remarkable Checking <small>*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.</small>	Qualifications met* \$0 - \$20,000.00 \$20,000.01	1.98% 0.20%	2.00% 0.20%	\$0	\$0	Monthly	\$0
	Qualification not met*	0.05%	0.05%				
Kickstart Cashback Checking <small>To receive cashback benefits, Member must meet all monthly qualifications: 1) Active enrollment in eStatements, 2) One (1) login to MyOCCU Online & Mobile (must be done prior to the last day of the month), 3) Ten (10) posted debit card purchases, including card present, online, outgoing P2P, or outgoing digital wallet, 4) One (1) direct deposit or automatic payment.</small>	N/A	0.00	0.00	\$0	N/A	N/A	N/A

Other account information

Checking account overdraft transfer increments	From Personal Credit Line account to checking will equal the amount of the deficit. From share account to checking account will equal the amount of the deficit. From Home Equity Line of Credit to checking account will equal the amount of the deficit.
Kickstart Cashback Checking	On debit transactions of \$6 or more, OCCU will deposit 1% of the transaction amount into the Kickstart Cashback account, maximum benefit amount for account is \$25 a month/\$300 a year. Rewards are deposited during the statement cycle in which all qualifications are met.
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:

- 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. Money Market and Premier IRA savings accounts are tiered rate accounts. The interest rates and annual percentage yield(s) applicable depend on the balance ranges set forth above. Once your balance in one of these accounts has met a particular range, the interest rate and annual percentage yield for that range will apply to the entire balance in your account. Ignite Savings 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.
- Compounding and crediting.** Interest will be compounded and credited as set forth above.
- 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. If an account is closed, interest accrued will be credited to the account and included in the closeout balance.
- Balance Information.** The minimum balance required to open each account and to obtain the stated annual percentage yield is set forth above. For all accounts with a minimum balance required, if the minimum balance is not met, you will not earn the stated annual percentage yield. For checking accounts, the minimum balance required to avoid a service fee is set forth above. For all interest-bearing accounts, interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

Unsolicited emails and telephone calls

The Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone regarding service and to respond to individual requests, we will never ask for personal information like ATM & debit card PIN numbers, or online banking passwords. Additionally, though we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any concerns or questions about any suspicious communication from The Credit Union, rather than provide any information, please contact us by calling one of our regular telephone numbers noted at the bottom of this page.

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.

Federally Insured by NCUA



The rates and fees appearing in this schedule are accurate and effective for savings and checking accounts as of the effective date indicated herein. If you have any questions or require current rate and fee information, please call the Credit Union at 541.687.2347 or 800.365.1111. You may also obtain this information on our website at www.MyOCCU.org.



Account Fee Disclosure Summary Effective February 5, 2026

Consumer deposit accounts (currently offered account types)

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

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

² 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.

³ 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)

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

*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.