# Consumer Accounts - Savings and Checking Rate and Fee Schedule
# Effective October 19, 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 www.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 |
|---|---|---|---|---|---|---|---|
| **Savings accounts** | | | | | | | |
| **Primary Savings**<br>(Establishes Credit Union membership.) | N/A | 0.05% | 0.05% | $5 | $5.01 | Monthly | $0 |
| **Ignite Savings** | $0 - $500<br>$500.01 - $2500<br>$2500.01 - $5000<br>$5000.01 - $25000<br>$25000.01+ | 5.13%<br>2.96%<br>1.00%<br>0.50%<br>0.15% | 5.25%<br>5.25% - 3.45%<br>3.45% - 2.23%<br>2.23% - 0.85%<br>0.85% - 0.15% | $0 | $0 | Monthly | $0 |
| **Secondary Savings** | N/A | 0.05% | 0.05% | $0 | $0 | Monthly | $0 |
| **Money Markets**<br>(When balance tier is met, APY for tier applies to all funds in account.) | $500 - $4,999.99<br>$5,000 - $9,999.99<br>$10,000 - $49,999.99<br>$50,000 - $99,999.99<br>$100,000-$249,999.99<br>$250,000+ | 0.50%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.09% | 0.50%<br>1.00%<br>1.00%<br>1.00%<br>1.00%<br>1.10% | $100 | $500 | Monthly | $0 |
| **Premier IRA Savings**<br>(Traditional / Roth IRA )<br>(Coverdell Education Savings Account) | $0 - $9,999.99<br>$10,000 - $24,999.99<br>$25,000 - $49,999.99<br>$50,000 - $99,999.99<br>$100,000+ | 1.00%<br>1.00%<br>1.09%<br>1.09%<br>1.19% | 1.00%<br>1.00%<br>1.10%<br>1.10%<br>1.20% | $0 | $0 | Monthly | $0 |
| **Checking accounts** | | | | | | | |
| **Activate Rewards Checking**<br>*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*<br>$0 - $20,000.00<br>$20,000.01 | 1.98%<br>0.20% | 2.00%<br>2.00% - 0.20% | $0 | $0 | Monthly | $0 |
| | Qualification not met* | 0.05% | 0.05% | | | | |
| **Kickstart Cashback Checking**<br>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); and 3) Five (5) posted debit card purchases, including card present, online, outgoing P2P, or outgoing digital wallet | N/A | 0.00 | 0.00 | $0 | N/A | N/A | N/A |

## Other account information

| | |
|---|---|
| **Activate Checking** | When an Activate Rewards Account meets the qualifications for higher APYs, and when account maintains average daily balance of $2,500 or more OCCU will deposit 1% of the debit transaction amount into the Activate Checking account, maximum benefit amount for account is $30 a month/$360 a year. Rewards are deposited during the statement cycle in which all qualifications are met. |
| **Kickstart Cashback Checking** | On debit transactions of $5 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. Only one account per primary membership. |
| **Ignite Savings** | When an Activate Rewards Account meets the qualifications for higher APYs, or when a Kickstart Checking Account meets the qualifications for cashback, the Ignite Savings account may be eligible for an additional interest rate bump of 0.25% on all tiers. Only one account per primary membership. |
| **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.
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.
Activate checking and Ignite Savings are tiered rate accounts. 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.
**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. If an account is closed, interest accrued will be credited to the account and included in the closeout balance.
**4. 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.

**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)

**Membership**

| | |
|---|---|
| Par value of membership share (minimum deposit requirement) | $5 |

**Savings and checking account fees**

| | |
|---|---|
| Inactivity (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 |

*For a complete list of fees, terms and conditions, please refer to the OCCU cardholder agreement.*

**Extended overdraft**

| | |
|---|---|
| Extended overdraft (EOD)[3] | $9 |

**Miscellaneous fees**

| | |
|---|---|
| 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**

| | |
|---|---|
| Late payment[4] | $25 |
| Credit Union Direct Lending (CUDL) late payment (5% of outstanding monthly payment due; no minimum) | 5% |
| Credit Union Direct Lending (CUDL) & direct loan non-qualification (per service) | $250 |
| Skip-A-Pay/loan payment deferment (per month) | $9 |
| Returned payment | $4.95 |

**Home Equity Line of Credit and Loan fees**

| | |
|---|---|
| Home Equity late payment (5% of the minimum monthly payment due; $15 min for HELOCs) | 5% |
| Reconveyance | Actual Cost |
| Returned payment | $4.95 |

**Personal Credit Line fees**

| | |
|---|---|
| Late Payment | $25 |
| Returned payment | $4.95 |

**Credit card fees**

| | |
|---|---|
| Balance transfer ($10 or 3% of the amount of each transfer, whichever is greater) | Varies |
| Cash advance ($10 or 3% of the amount of each advance, whichever is greater) | Varies |
| Late payment | Up to $25 |
| Returned payment | Up to $25 |

[4] 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.



Federally Insured by NCUA

The rates and fees appearing in this schedule are accurate and effective for all Accounts as of the effective date indicated herein. If you have any questions or require current rate and fee information on your accounts, please call OCCU at 800.365.1111. You may also access this information on our website at MyOCCU.org.

EQUAL HOUSING OPPORTUNITY