Consumer Accounts - Certificate Rate and Fee Schedule
Effective August 7, 2026

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your certificate 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		Term	Dividend/Interest Rate	ANNUAL PERCENTAGE YIELD	Deposit Required	Interest Compounds	Interest Credited
REGULAR	Certificate Accounts	6 months	0.75%	0.75%	$500	Daily	Maturity
		12 months	1.78%	1.80%	$500	Daily	Quarterly
		18 months	2.96%	3.00%	$500	Daily	Quarterly
		24 months	3.10%	3.15%	$500	Daily	Quarterly
		36 months	3.10%	3.15%	$500	Daily	Quarterly
		48 months	3.10%	3.15%	$500	Daily	Quarterly
		60 months	3.10%	3.15%	$500	Daily	Quarterly
JUMBO	Certificate Accounts	6 months	0.85%	0.85%	$100,000	Daily	Maturity
		12 months	1.88%	1.90%	$100,000	Daily	Quarterly
		18 months	3.05%	3.10%	$100,000	Daily	Quarterly
		24 months	3.20%	3.25%	$100,000	Daily	Quarterly
		36 months	3.20%	3.25%	$100,000	Daily	Quarterly
		48 months	3.20%	3.25%	$100,000	Daily	Quarterly
		60 months	3.20%	3.25%	$100,000	Daily	Quarterly
REGULAR	Roth & Traditional IRA Certificate Accounts	6 months	0.85%	0.85%	$500	Daily	Maturity
		12 months	1.88%	1.90%	$500	Daily	Quarterly
		18 months	3.05%	3.10%	$500	Daily	Quarterly
		24 months	3.20%	3.25%	$500	Daily	Quarterly
		36 months	3.20%	3.25%	$500	Daily	Quarterly
		48 months	3.20%	3.25%	$500	Daily	Quarterly
		60 months	3.20%	3.25%	$500	Daily	Quarterly
JUMBO	Roth & Traditional IRA Certificate Accounts	6 months	0.95%	0.95%	$100,000	Daily	Maturity
		12 months	1.98%	2.00%	$100,000	Daily	Quarterly
		18 months	3.15%	3.20%	$100,000	Daily	Quarterly
		24 months	3.30%	3.35%	$100,000	Daily	Quarterly
		36 months	3.30%	3.35%	$100,000	Daily	Quarterly
		48 months	3.30%	3.35%	$100,000	Daily	Quarterly
		60 months	3.30%	3.35%	$100,000	Daily	Quarterly

At any time during the term of the certificate, you may elect to increase the interest rate one time prior to maturity, to the current interest rate offered by OCCU on certificates of the same term. Your increased interest rate will take effect on the day we process your request. You may only exercise this option once during the initial term of the certificate. In addition, at any time during the initial term of the certificate, you may make an additional deposit up to the original amount of the certificate (note: annual IRA contribution limits apply for IRA accounts). You may only exercise this option once during the initial term of the certificate. Special Offers and competing financial institution rates do not apply.

Federally Insured by NCUA

The rates appearing in this schedule are accurate and effective for Certificate 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 the Credit Union at 541.687.2347 or 800.365.1111. You may also obtain this information on our website at MyOCCU.org.

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Product	Term	Dividend/Interest Rate	ANNUAL PERCENTAGE YIELD	Deposit Required	Interest Compounds	Interest Credited
Consumer Certificate Specials	7 months	3.44%	3.50%	$500	Daily	Quarterly
	17 months	3.97%	4.05%	$500	Daily	Quarterly
Roth & Traditional IRA Certificate Specials	7 months	3.44%	3.50%	$500	Daily	Quarterly
	17 months	3.97%	4.05%	$500	Daily	Quarterly

Upon maturity, **Certificate Special accounts** default to the current 12-month rate and term. At any time during the term of the certificate, you may elect to increase the interest rate one time prior to maturity, to the current interest rate offered by OCCU on certificates of the same term. Your increased interest rate will take effect on the day we process your request. You may only exercise this option once during the initial term of the certificate. In addition, at any time during the initial term of the certificate, you may make an additional deposit up to the original amount of the certificate (note: annual IRA contribution limits apply for IRA accounts). You may only exercise this option once during the initial term of the certificate. Special Offers and competing financial institution rates do not apply.

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Truth in Savings Disclosures

Except as specifically described, the following disclosures apply to all certificate accounts:

1. Rate Information. The Interest Rates and Annual Percentage Yields on your accounts are set forth above. 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. The Interest Rate and Annual Percentage Yield 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. However, you may elect to have interest transferred to another account or paid to you by check each month (minimum of $100 of interest is required for check to be generated). If you elect to have interest transferred or paid, your election will reduce your earnings. Your Annual Percentage Yield will be set forth on your account statement.

2. Compounding and Crediting. Interest will be compounded and credited as set forth above.

3. Balance Information. The minimum balances required to open each account are set forth above. Interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

4. Accrual of Interest. Interest begins to accrue on cash deposits on the business day you make the deposit to your account. Interest will begin to accrue on the business day you deposit non-cash items (e.g. checks) to your account.

5. Transaction Limitations. At any time during the term of the certificate prior to maturity, you may elect to increase the interest rate one time to the current interest rate offered by OCCU on certificates of the same term. Your increased interest rate will take effect on the day your request is processed. In addition, at any time during the initial term of the certificate, you may make an additional deposit up to the original amount of the certificate (note: annual IRA contribution limits apply for IRA accounts). You may only exercise these options once during the initial term of the certificate.

6. Maturity. Your account will mature within the term set forth above or maturity date set forth on your account statement or renewal notice.

7. Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date. The amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Certificate Terms: 6 months-12 months = 90 days interest; 13 months-24 months = 180 days interest; 25 months-60 months = 270 days interest.

a. 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.

b. 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:

i. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
ii. 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 an IRA and the owner becomes disabled.
iii. When you transfer funds from the account to an Investment Services account.

8. Renewal Policy. Your accounts are automatically renewable accounts. Your account will automatically renew for another term upon maturity at a rate then in effect. 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.

9. Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligations of an owner, except obligations with the Credit Union.

Unsolicited Emails and Telephone Calls

Oregon Community Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone and email regarding service and to respond to individual requests, we will never ask for personal information like ATM & Debit Card PIN numbers, or Internet Banking passwords. Additionally, while 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 questions or concerns about any suspicious communication from Oregon Community Credit Union, rather than provide any information, please do not hesitate to contact us by calling one of our regular telephone numbers noted at the bottom of this page.

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.

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EQUAL HOUSING OPPORTUNITY