



Consumer Accounts - Certificate Rates and Fee Schedule Effective June 5, 2024 – Washington State

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to at Oregon Community Credit Union (OCCU). This Special is only available for members (1) who have a primary residence in Washington state according to membership records with OCCU, and (2) open this account online at MyOCCU.org. If, after opening the account online, OCCU determines that your residence is not in Washington state, OCCU reserves the right to change your account to a comparable Certificate that does not have said geographic limitations. OCCU 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
Consumer Certificate Special	17 months	4.88%	5.00%	\$500	Daily	Quarterly

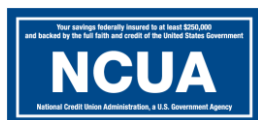
Upon maturity, the consumer certificate special herein defaults to the current 12-month rate and term. At any time during the term of the certificate, you may elect to increase the interest rate one time prior to maturity, to the current interest rate offered by OCCU on certificates of the same term. 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. You may only exercise this option once during the initial term of the certificate. Special offers and competing financial institution rates do not apply.

Truth in Savings Disclosures

Except as specifically described above, 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. Monthly interest crediting is available upon request, subject to the restrictions noted in these disclosures.
- 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.** After your account is opened, you may not make additional deposits to your certificate account. Interest credited on a monthly basis will be directly deposited to your primary OCCU checking account. A minimum \$100 interest credit is required for a check to be generated.
- 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-24 months-365 days interest;



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 us at 541.687.2347 or 800.365.1111.

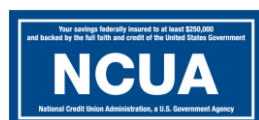


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- a. **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned 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. 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.
- 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 OCCU.

Unsolicited Emails and Telephone Calls

OCCU 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 online 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 OCCU, 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.



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