

Truth-in-Savings Account Disclosures

This Rate and Fee Schedule lists current conditions, rates, fees and charges applicable to your savings & checking accounts at NW Priority Credit Union at this time. The credit union may offer rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth in this Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement.

Except as specifically described, the following disclosures apply to all of the accounts.

1. **Rate Information:** The Dividend Rate and Annual Percentage Yield (APY) are listed on the reverse for your accounts. The Dividend Rate may change monthly as determined by the Board of Directors. The Money Market Account is a tiered rate account. The Dividend Rates and Annual Percentage Yields are based on the balance tiers shown on the reverse side of this disclosure. The Annual Percentage Yields shown are for the minimum and maximum balances within each tier.
2. **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield (APY) listed are accurate as of the effective date which the Credit Union anticipates paying for the applicable dividend period.
3. **Compounding & Crediting:** Dividends will be compounded and credited monthly. For dividend-bearing accounts, the dividend period for each account is monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.
4. **Accrual of Dividends:** Dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account.
5. **Balance Information:** The minimum balance required to open each account is listed. Dividends are calculated by the Daily Balance method, which applies a daily periodic rate to the principal in the account each day.
6. **Account Limitations:** For share accounts, transaction limitations will apply. No more than six (6) pre-authorized, automatic, telephone transfers may be made from these accounts to another account of yours or a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your accounts may be subject to a fee or be closed.
7. **Christmas/Tax Accounts:** For Christmas/Tax Accounts, you may make deposits at any time. However, there is a \$10,000 maximum deposit limitation per year. There is a withdrawal fee for each withdrawal prior to the balance distribution date. Your balance will be deposited to your savings account on or after November 1 of each year.

Account Fees

Checking Account	Miscellaneous	
<ol style="list-style-type: none"> 1. Basic Checking Account - Free 2. Welcome Pack of Checks - Free 3. Retirees 55+ Basic Checks - 1 box per year - Free 4. Stop Payment, Requests - \$35.00 per request 5. Copies of Checks - \$3.00 each 6. Non-Sufficient Funds Check - \$35.00 7. Overdraft Transfer from Savings - \$5.00 8. Temporary Checks - 4 for \$2.00 9. Statement Reconciliation Assistance - \$30.00 per hour Check Re-Orders are at Current Costs. Call for prices. 	<ol style="list-style-type: none"> 2. Copies-Statements, Check, Deposit or Withdrawal Slips - \$3.00 each item 3. Teller Withdrawals - from Savings. 6 per month - \$1.00 each thereafter 4. Christmas/Tax Account <ol style="list-style-type: none"> a. Withdrawal - \$10.00 each b. Early Closure - \$10.00 plus loss of all dividends 5. Stop Payment on an NWPCU Check - \$35.00 6. Stop Payment for ACH Debits - \$35.00 7. Returned Statement Fee - Statements Returned Undeliverable. \$10.00 per month. 8. Inactive Fee - Accounts with No Activity. \$10.00 Per Month 9. Legal Process - Garnishment, Tax Levy, etc. Each Action - \$50.00 10. Business/DBA Accounts - \$10.00 Monthly Maintenance Fee. 11. Special Research - \$30.00 per hour 12. Closing/Re-Opening Account Under a New Number - \$10.00 per suffix - Maximum \$50.00 13. Teller/Credit Union Check - \$2.00 each 14. VISA Gift Cards \$5 Each with a 1-Time Load of \$10 to \$1,000. 15. Quick Teller - Free 16. Wire Transfer: <ul style="list-style-type: none"> - To Domestic Bank - \$20.00 - To Foreign Bank - \$50.00 	<ol style="list-style-type: none"> 17. Wire Transfer Cont. <ul style="list-style-type: none"> - From Domestic - \$10.00 - Wire Tracer - At Cost 18. Return Check Charges: <ul style="list-style-type: none"> - Written to member - \$15.00 - Member's check drawn on another financial Institution - \$35.00 19. Collection Items: <ul style="list-style-type: none"> - Foreign - \$25.00 - Collection - \$20.00 - Foreign Items over \$10,000 - \$50.00 20. Signature Guarantee - \$20.00 Per Guarantee 21. Notary Service - Free 22. Non-Sufficient Funds - ACH Item - \$35.00 23. Inactive Account Locator Fee - \$50.00 24. Check Cashing Non-Member - \$7.00 25. Replacement of Member Check with a Teller Check Non-Member - \$10.00 26. Mobile Banking - Free. 27. Bill Pay - Free 28. Convenience Fee - Up to \$500 is \$15.00. Over \$500 is 3% of the transaction. 29. Fax or Photo Copy - Per Page - \$.25 30. Verification of Deposit Requests - \$5.00
ATM/Debit Card		
<ol style="list-style-type: none"> 1. Replacing Card - \$5.00 2. Changing PIN at ATM - \$5.00 3. Re-Instatement - \$35.00 4. Non-Sufficient Funds Reoccurring Debit - \$35.00 		
IRAs		
<ol style="list-style-type: none"> 1. Annual Fee - Traditional, Roth or Education - \$10.00 2. IRA Transfer Out Fee - \$25.00 		
Miscellaneous		
<ol style="list-style-type: none"> 1. Account Closure - Prior to 90 days - \$20.00 		