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

1. Basic Checking Account - Free
2. Welcome Pack of Checks- Free
3. Retirees55+ Basic Checks- 1boxper year- Free
4. Stop Payment, Requests - $35.00perrequest
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. StatementReconciliationAssistance-$30.00per hour CheckRe-OrdersareatCurrentCosts.Callforprices.

ATM/Debit Card

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

1. IRA Transfer Out Fee - $25.00

Miscellaneous

1. Account Closure - Prior to 90 days - $20.00

Miscellaneous

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
   a. Withdrawal - $10.00each
   b. Early Closure - $10.00plusloss 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. $10.00Per Month
9. Legal Process - Garnishment, Tax Levy, etc. Each Action - $50.00
10. Business/DBAAccounts- $10.00Monthly Maintenance Fee.
11. Special Research - $30.00 per hour
12. Closing/Re-Opening Account Under a New Number – $10.00per suffix - Maximum $50.00
13. Teller/CreditUnionCheck– $2.00 each
14. VISAGiftCards $5 Each with a 1-Time Load of $10 to $1,000.
15. Quick Teller – Free
16. Wire Transfer:
    - To Domestic Bank - $20.00
    -To Foreign Bank - $50.00
17. Wire Transfer Cont.
    - From Domestic - $10.00
    - Wire Tracer - At Cost
18. Return Check Charges:
    - Written to member - $15.00
    - Member'scheckdrawnonanotherfinancial Institution - $35.00
19. Collection Items:
    - Foreign - $25.00
    - Collection - $20.00
    - Foreign Items over $10,000 - $50.00
20. Signature Guarantee - $20.00Per Guarantee
21. Notary Service –Free
22. Non-Sufficient Funds- ACH Item - $35.00
23. Inactive Account Locater Fee - $50.00
24. Check Cashing Non-Member - $7.00
25. ReplacementofMemberCheckwithaTellerCheck Non-Member - $10.00
26. Mobile Banking –Free.
27. Bill Pay - Free
28. Convenience Fee – Upto$500is $15.00. Over $500is 3% of the transaction.
29. Fax or Photo Copy – Per Page - $.25
30. Verification of Deposit Requests - $5.00

©2017 NWPriorityCU/ FarleighWittPC Revised 7-1-2016