

# Consumer Rate & Fee Disclosures



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This "Rate and Fee Disclosure" explains current terms, rates and fees applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA). All accounts except for certificate accounts are variable rate accounts (i.e., Savings, Checking and Money Market accounts) and could change after account opening. Dividend rates are subject to change at any time without notice or limit. Fees can reduce earnings.

## Rates for Savings, Checking and Certificate Accounts

Effective Date: 01-01-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
<b>Membership Share Primary Savings*</b>	0.05%	0.05%	\$5	None	Monthly	Monthly
<b>Holiday Club Savings</b>	0.05%	0.05%	None	None	Monthly	Monthly
<b>High-Yield Savings Account</b>						
<b>\$0-\$14,999.99</b>	0.10%	0.10%	None	None	Monthly	Monthly
<b>\$15,000+</b>	2.75%	2.78%	\$15,000	\$15,000		
<b>Pro Checking</b>	0.25%	0.25%	\$25	None	Monthly	Monthly
<b>Starter Checking</b>	0.00%	0.00%	\$25	N/A	Monthly	Monthly
<b>Smart Checking</b>	0.00%	0.00%	\$25	N/A	Monthly	Monthly
<b>Gold Checking**</b>	0.00%	0.00%	\$25	N/A	Monthly	Monthly
<b>HSA Checking</b>	0.50%	0.50%	None	N/A	N/A	N/A
<b>Money Market Including Share &amp; IRA</b>						
\$0.00-\$2,000	3.93%	4.00%				
\$2,000.01-\$5,000	0.25%	4.00% - 1.74%				
\$5,000.01-\$10,000	0.25%	1.74% - 0.99%	\$5	None	Monthly	Monthly
\$10,000.01-\$50,000	0.25%	0.99% - 0.40%				
\$50,000.01-\$100,000	0.50%	0.40% - 0.45%				
\$100,000.01-\$250,000	0.75%	0.45% - 0.63%				
\$250,000.01 and over	1.00%	0.63% - 0.99%				
<b>IRA &amp; Roth IRA Share Savings</b>	0.05%	0.05%	None	None	Monthly	Monthly
<b>Share Certificate Including Share &amp; IRA</b>						
6 Month	3.93%	4.00%				
12 Month	3.69%	3.75%				
18 Month	2.96%	3.00%	\$500	\$500	Monthly	Monthly
24 Month	2.96%	3.00%				
36 Month	2.96%	3.00%				
48 Month	2.96%	3.00%				
60 Month	2.96%	3.00%				
<b>Jumbo Share Certificate Including Share, IRA, and Business</b>						
6 Month	4.03%	4.11%				
12 Month	3.78%	3.85%				
18 Month	3.06%	3.10%	\$100,000	\$100,000	Monthly	Monthly
24 Month	3.06%	3.10%				
36 Month	3.06%	3.10%				
48 Month	3.06%	3.10%				
60 Month	3.06%	3.10%				
<b>Jumbo Money Market Incl. Share &amp; IRA</b>						
\$100,000-\$249,999.99	1.98%	2.00%	\$100,000	\$100,000	Monthly	Monthly
\$250,000 and over	2.23%	2.25%				

\*Includes Youth Accounts

\*\* Gold Checking Accounts available for members who are 55 years and older only.

Your Savings are Federally insured to at least \$250,000 by NCUA National Credit Union Administration. Meritrust Credit Union is an equal opportunity lender.

## Truth-in-Savings Disclosures

As explained in the MSA, the “Rate & Fee Disclosure” applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time in the Credit Union's discretion. Money Market accounts are Tiered Rate Accounts. For these accounts, the specified Dividend Rate 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. Jumbo Money Market accounts are also Tiered Rate accounts. For these accounts, if the average daily balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. If the average daily balance falls below \$100,000 during the statement cycle, dividends will not be paid. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. Fees may reduce earnings. A withdrawal of dividends will reduce earnings.

The Dividend Rate for the High Yield Savings Account is based on the U.S. Prime rate (index) as published in the Wall Street Journal. The Dividend Rate and Annual Percentage Yield (APY) is subject to change at any time without notice. If the index changes, rates will be updated on the 1<sup>st</sup> of the following month. For balances \$15,000 and greater, the Dividend Rate will be no less than the index minus 4.00%. For balances less than \$15,000, refer to the Rate Sheet for current Rate and APY information. In no case will the account Dividend Rate be less than 0.10%. High Yield Savings Account are Tiered Rate accounts. For these accounts, if the average daily balance falls within the range for a particular tier, the Dividend Rate applicable to that tier will apply to the full balance in the account.

### 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.

### 3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### 4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

### 5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all savings, jumbo money market, checking and club accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of

days in the period. For Money Market Accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Account Limitations

Money Market accounts are limited to one account per primary Social Security Number. For a Holiday Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open.

### 7. Certificate Account Features

#### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account, after the first ten (10) days grace period.

#### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

#### c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**1) Amount of Penalty.** The penalty will equal 90 days dividends on your account if the original term is one year or less, and 180 days dividends if the original term is more than one year. No early withdrawal penalty will be assessed for withdrawal of dividends prior to maturity; however, withdrawal of dividends prior to maturity will reduce earnings.

**2) How the Penalty Works.** The penalty is calculated on the amount of early withdrawal; however, if the account balance falls below the minimum required balance, the account will be terminated and the penalty calculated on the entire balance. If earned dividends have previously been withdrawn, the penalty will be deducted from the principal balance.

**3) 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: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. 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 attains age 59½ or becomes disabled and begins making periodic withdrawals or obtaining the age when RMDs are required.

#### d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. 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. Dividends will not be earned during the grace period if funds are withdrawn during the grace period.

#### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

### 8. Starter Checking Account Features

Checks are not available for this account. This account is not eligible for Courtesy Pay.

## Fee Schedule

Account Fees	Item returned for Non-Sufficient Funds (NSF)		\$29.00 per presentment
	<i>An NSF Fee is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate Fee. Maximum Number of Non-Sufficient Items per Business Day: 5</i>		
	Courtesy Pay		\$29.00 per item
	Uncollected Funds Return		\$32.00 per item
	Stop Payment		\$32.00 per item or range
	<i>Free within Online Banking and Mobile for Checks only (does not include ACH)</i>		
	Pro Checking Monthly Fee		\$9.95
	<i>Waived with \$25,000 in total balances including deposit and loan accounts AND monthly direct deposit of \$500 or more</i>		
	Starter Checking Monthly Fee		\$4.95
	<i>Waived with monthly direct deposit of \$250 OR if primary member is under age 25.</i>		
Visa Debit Card	Card Replacement		\$5.00 per occurrence
	Replacement Card - Rush		\$35.00 per card
	Visa Sales Draft Copies		\$10.00 per item
	VISA Single Currency Foreign	International US Currency	0.80% per transaction
		Non-US Currency	1.00% per transaction
	<i>This fee applies to any debit card or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>		
General Fees	Official Credit Union Draft	Payable to Account Owner	FREE
		Payable to Third Party	\$3.00 per item
	Foreign Items	Canadian	\$30.00 per item
		Non-Canadian	\$50.00 per item
	Domestic Wire		\$20.00 per item
	International Wire (US Funds)		\$50.00 per item
	Account Research (1hr Minimum)		\$25.00 per hour
	Bad Address/Returned Mail		\$5.00 per month
	Inactive/Dormant Membership		\$5.00 per month
	Levy/Garnishment		\$50.00 per item
	Collection Item		\$35.00 per item
	Payment Deferment		\$25.00 per item
	Temporary Checks		\$2.00 per page
	Paper Statements/Printed Statement Copy <i>*effective January 31, 2024</i>		\$2.50 per month
	Attorney		At Cost
	Overnight Mail Delivery		At Cost
	Verification of Deposit		\$10.00 per item

