



# Certificate Accounts Rate and Fee Schedule Effective January 18, 2019

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Certificate Accounts at Oregon Community Credit Union ("Credit Union") at this time. The Credit Union may offer other 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 on this Rate and Fee 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* & Pick Your Term Certificates	6 months	1.24%	1.25%	\$500	Daily	Maturity
		12 months to 17 months	1.59%	1.60%	\$500	Daily	Quarterly
		18 months to 23 months	1.69%	1.70%	\$500	Daily	Quarterly
		*24 months to 35 months	1.98%	2.00%	\$500	Daily	Quarterly
		36 months to 47 months	2.62%	2.65%	\$500	Daily	Quarterly
		*48 months to 59 months	2.42%	2.45%	\$500	Daily	Quarterly
		60 months	2.47%	2.50%	\$500	Daily	Quarterly
JUMBO	Certificate Accounts* & Pick Your Term Certificates	6 months	1.24%	1.25%	\$100,000	Daily	Maturity
		12 months to 17 months	1.64%	1.65%	\$100,000	Daily	Quarterly
		18 months to 23 months	1.73%	1.75%	\$100,000	Daily	Quarterly
		*24 months to 35 months	2.03%	2.05%	\$100,000	Daily	Quarterly
		36 months to 47 months	2.66%	2.70%	\$100,000	Daily	Quarterly
		*48 months to 59 months	2.47%	2.50%	\$100,000	Daily	Quarterly
		60 months	2.52%	2.55%	\$100,000	Daily	Quarterly
REGULAR	Roth & Traditional IRA Certificate Accounts	6 months	1.39%	1.40%	\$500	Daily	Maturity
		12 months	1.73%	1.75%	\$500	Daily	Quarterly
		18 months	1.98%	2.00%	\$500	Daily	Quarterly
		24 months	2.27%	2.30%	\$500	Daily	Quarterly
		36 months	2.57%	2.60%	\$500	Daily	Quarterly
		48 months	2.91%	2.95%	\$500	Daily	Quarterly
		60 months	2.76%	2.80%	\$500	Daily	Quarterly
JUMBO	Roth & Traditional IRA Certificate Accounts	6 months	1.39%	1.40%	\$100,000	Daily	Maturity
		12 months	1.78%	1.80%	\$100,000	Daily	Quarterly
		18 months	2.03%	2.05%	\$100,000	Daily	Quarterly
		24 months	2.32%	2.35%	\$100,000	Daily	Quarterly
		36 months	2.62%	2.65%	\$100,000	Daily	Quarterly
		48 months	2.96%	3.00%	\$100,000	Daily	Quarterly
		60 months	2.81%	2.85%	\$100,000	Daily	Quarterly

\*24 month and 48 month (only) Regular and Jumbo Certificate Accounts are eligible to receive a one-time interest rate increase based on the Credit Union's current rates offered and a one-time additional contribution up to the amount of the original deposit during the term of the Certificate. Special Offers and competing financial institution rates do not apply. **Pick Your Term** Regular and Jumbo Certificate Accounts range from 12 to 59 months and allow you the flexibility regarding the term to align with your savings needs. See the table above for corresponding terms and rates. Upon maturity, **Pick Your Term** Certificate Accounts default to the current 12 month rate and term. **24 month and 48 month** Regular and Jumbo Certificate Accounts one-time rate and one-time deposit adjustment feature(s) may not be combined with **Pick Your Term** Certificate Accounts.

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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.

## 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. 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 Oregon Community CU 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; 25 months-60 months-730 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.

**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.

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## Account Fee Disclosure Summary Effective January 19, 2019

### Consumer Deposit Accounts (For currently offered accounts only.)

<b>Membership</b>		<b>Miscellaneous Fees</b>	
Par Value of Membership Share (Minimum deposit requirement).....	\$5	Account Research (per hour).....	\$25
Early Closure Fee (Membership 90 days or less).....	\$10	Bad Address (per month).....	\$5
<b>Savings and Checking Account Fees</b>		Collection (Domestic/International) Items.....	Actual Cost
Check Copy Fees (per item)		Fed Ex Request.....	Actual Cost
Check drawn on your OCCU account.....	\$5	Garnishment/Levy Processing.....	\$50
Deposited Check.....	\$10	International (Int'l) Draft.....	\$15+Postage
Dormant Account (per month) <sup>1</sup> .....	\$7	Internet Banking External Transfer Failed Transfer.....	\$25
Returned Deposited Items (Any deposit channel, per time presented)		Internet Banking External Transfer Improper Verification.....	\$25
Domestic Check.....	\$10	Member Replacement Check.....	\$5
International Check.....	\$25	Statement Copy Fee (per month).....	\$5
Item drawn on member's account from other financial Institution..	\$25	Wire Transfer Fees	
Service Charge (Simplicity Checking).....	\$5	Incoming.....	\$5
Single Account Service <sup>2</sup> .....	\$1	Outgoing (Domestic).....	\$25
Temporary Checks (per page).....	\$2	Trace (Domestic).....	\$25
		Verification of Deposit.....	Free
<b>Card Fees</b>		<b>Safe Deposit Box Fees</b>	
ATM Transaction Service (Withdrawals at non-CO-OP ATMs) <sup>3</sup> .....	\$1	2X 5 Annual Rent (Downtown Branch only).....	\$30
Expedited Card Delivery		3 X 5 Annual Rent.....	\$35
Domestic.....	\$30	5 X 5 Annual Rent.....	\$45
International (Int'l).....	\$45	3 X 10 Annual Rent.....	\$50
Replacement Card (per card).....	\$5	5 X 10 Annual Rent.....	\$65
VISA Debit Card.....	Free	10 X 10 Annual Rent.....	\$105
<i>For a complete list of fees, terms and conditions, please refer to your cardholder agreement.</i>		Lost Key Replacement (one key).....	\$10
<b>Extended Overdraft (EOD) / Non-Sufficient Funds (NSF) Fees</b>		Drilling.....	\$150
Extended Overdraft Fee (EOD NSF) <sup>4</sup> .....	\$25	Safe Deposit Box Late Rent.....	\$25
Uncollected Funds (EOD UNF) <sup>5</sup> .....	\$25		
Held Funds (EOD HF) <sup>6</sup> .....	\$25		
Non-Sufficient Funds Fee (NSF CHG) <sup>7</sup> .....	\$25		
Held/Uncollected Funds (HLD) <sup>5/6</sup> .....	\$25		
Return Charge (RET CHG/CHECK) <sup>7</sup> .....	\$25		
<b>Bill Pay Service Fees</b>			
Expedited Payment Delivery			
Check (2 <sup>nd</sup> Business Day).....	\$19.95		
Check (3 <sup>rd</sup> Business Day).....	\$14.95		
Electronic (2 <sup>nd</sup> Business Day).....	\$4.95		
Monthly or Per Transaction Charge.....	Free		
Transaction Modification (per item).....	\$25		

<sup>1</sup> Assessed monthly to any account available to pay fee after 12 months of no activity on all accounts under a Membership.  
<sup>2</sup> Primary Savings charged at month end if balance is below \$50.00 and member has no other accounts on file.  
<sup>3</sup> ATM surcharge fee may be charged to your account with each completed transaction by the ATM owner/operator if the ATM is not part of the OCCU or CO-OP ATM networks.  
<sup>4</sup> Extended Overdraft Fee (EOD NSF) occurs when a withdrawal (all in person and electronic) transaction(s) brings the account negative including Overdraft Protection (ODP) elected services, while EOD service available. Item presented paid.  
<sup>5</sup> Uncollected Funds (EOD UNF) is the held amount of the available account balance following a deposit transaction. Funds are considered "Uncollected" until the hold is released.  
<sup>6</sup> Held Funds (EOD HF) are debit card transactions that have been approved but are in a pending state.  
<sup>7</sup> Non-Sufficient Funds and Returned Charge (NSF CHG and RET CHG/CHECK) occurs when there are no available funds to pay withdrawal (all in person and electronic) transaction(s) after ODP/EOD elected services have been exhausted. Item is returned unpaid to transaction initiator.

### Consumer Loan Accounts (For currently offered loan programs. Fees are not all inclusive—for a complete list of fees see your loan agreement.)

<b>Loan Fees</b>		<b>Home Equity Line of Credit Fees</b>	
Consumer Loan Late Payment.....	\$25	Fixed Rate Advance.....	\$25
Credit Union Direct Lending (CUDL) Late Payment.....	<i>5% of payment amount due (no minimum)</i>	Home Equity Late Payment.....	<i>5% of minimum payment (\$15 minimum)</i>
Credit Union Direct Lending (CUDL) & Direct Loan Non-Qualification.....	\$250 <i>(per service)</i>	Home Equity Line of Credit Origination.....	\$199
Loan Application.....	Free	Reconveyance.....	Actual Cost
Skip Pay/Loan Payment Deferment (per month).....	\$25	<b>Credit Card Fees</b>	
Payments using non-OCCU debit cards or accounts		Balance Transfer ....	<i>\$10 or 3% of the amount of each balance transfer, whichever is greater.</i>
ACH by Phone.....	\$15	Cash Advance .....	<i>\$10 or 3% of the amount of each cash advance, whichever is greater.</i>
ACH Online.....	\$4	Late Payment.....	Up to \$25
Debit Card by Phone.....	\$15	Returned Payment.....	Up to \$25
Debit Card Online.....	4% of Amt.	<b>Personal Credit Line Fees</b>	
<b>Quick Line Fees</b>		Fixed Rate Advance.....	\$25
Initial/Annual.....	\$25	Late Payment.....	\$25
Late Payment.....	\$25	Over Limit.....	\$15



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