



# Savings & Checking Accounts Rate & Fee Schedule Effective January 1, 2019

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Savings and Checking Accounts at Oregon Community 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	Balance Tiers for Tiered Rate Accounts	Dividend/Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Daily Balance to Earn Interest	Interest Compounded/Credited	Fees
<b>Savings Accounts</b>							
<b>Primary Savings</b> (Establishes Credit Union membership)	N/A	0.05%	0.05%	\$5	\$5.01	Monthly	#\$1
<b>Secondary Savings</b>	N/A	0.05%	0.05%	\$0	\$0	Monthly	\$0
<b>Holiday or Tax Savings</b>	N/A	0.15%	0.15%	\$25	\$0	Monthly	\$0
Requires regular, automatic deposits in to the account.							
<b>Lucky Duck Club Savings</b>	N/A	0.05%	0.05%	\$5	\$0	Monthly	\$0
For children up to age 12. Additional benefits include receiving one Lucky Duck Buck (maximum 10 per month) for each \$10 deposit. Lucky Duck Bucks may be accumulated and used to purchase gift items.							
<b>Money Markets</b>	\$500 - \$4,999.99	0.30%	0.30%	\$500	\$500	Monthly	\$0
	\$5,000 - \$9,999.99	0.30%	0.30%				
	\$10,000 - \$49,999.99	0.30%	0.30%				
	\$50,000 - \$99,999.99	0.30%	0.30%				
	\$100,000-\$249,999.99	0.34%	0.34%				
\$250,000+	0.45%	0.45%					
When balance tier is met, APY for tier applies to all funds in account.							
<b>Premier IRA Savings</b> (Traditional / Roth IRA ) (Coverdell Education Savings Account)	\$0 - \$9,999.99	0.45%	0.45%	\$0	\$0	\$0	\$0
	\$10,000 - \$24,999.99	0.75%	0.75%				
	\$25,000 - \$49,999.99	0.85%	0.85%				
	\$50,000 - \$99,999.99	0.95%	0.95%				
	\$100,000+	1.10%	1.11%				

### Checking Accounts

<b>Remarkable Checking</b>	Qualifications Met <sup>†</sup>			\$0	\$0	Monthly	\$0
	\$0 - \$20,000.00	1.34%	1.35%				
	\$20,000.01	0.20%	0.20%				
	Qualification not Met <sup>†</sup>	0.05%	0.05%				
<b>Simplicity Checking</b>	N/A	0.10%	0.10%	\$0	\$300	Monthly	**\$5.00

### Account Fees

#This Account Service Fee will be charged only if the Savings available account balance falls below \$50.00 at the end of each month and you have no other Oregon Community Credit Union accounts.							
†To receive the Tier 1 or Tier 2 "Qualifications Met" APY and ATM fee refunds, Member must meet all monthly qualifications: 1) Twelve (12) settled debit card transactions; 2) One (1) ACH Debit or Credit; 3) One (1) login to Internet Banking OR Mobile Banking; and 4) active enrollment in eStatement.							
**Indicates that if the Checking account balance falls below \$300.00 at any point during the month, there will be a \$5.00 per month account service fee.							

<b>Checking Account Overdraft Transfer Increments</b>	From Personal Credit Line account to Checking account--\$100 increments up to approved credit limit. From Share account to Checking account--\$100 increments up to available balance. From Home Equity Line of Credit to Checking account--\$100 increments up to approved credit limit.
<b>Other Account Information</b>	If your account has a \$0.00 (zero) balance for ninety (90) days or more, the Credit Union reserves the right to close the account without notice to you.

### Truth in Savings Disclosures

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

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For interest-bearing accounts, the Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union Board of Directors.
- 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 set forth above are accurate as of the Effective Date that the Credit Union anticipates paying for the applicable dividend period.
- 3. Compounding and Crediting.** Dividends and Interest will be compounded and credited as set forth above. The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth above.
- 4. Accrual of Dividends/Interest.** Dividends and Interest 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 set forth above. For Money Market and Money Market accounts, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For checking accounts, the minimum balance required to avoid a service fee is set forth above. For all dividend/interest-bearing accounts, dividends/interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

### Unsolicited Emails and Telephone Calls

The Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone regarding service and to respond to individual requests, we will never ask for personal information like ATM & debit card PIN numbers and Internet Banking passwords. Additionally, though 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 concerns or questions about any suspicious communication from The 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.

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person/entity who opens an account. What this means for you: When you open an account with The Credit Union, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Federally Insured by NCUA



The rates appearing in this schedule are accurate and effective for Savings and Checking 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.



## 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	Home Equity Line of Credit Origination.....	\$199
	<i>(per service)</i>	Reconveyance.....	Actual Cost
Loan Application.....	Free	<b>Credit Card Fees</b>	
Skip Pay/Loan Payment Deferment (per month).....	\$25	Balance Transfer ....	<i>\$10 or 3% of the amount of each balance transfer, whichever is greater.</i>
Payments using non-OCCU debit cards or accounts		Cash Advance .....	<i>\$10 or 3% of the amount of each cash advance, whichever is greater.</i>
ACH by Phone.....	\$15	Late Payment.....	Up to \$25
ACH Online.....	\$4	Returned Payment.....	Up to \$25
Debit Card by Phone.....	\$15		
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



The rates and fees appearing in this schedule are accurate and effective for all 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 800.365.1111. You may also access this information on our website at MyOCCU.org. Federally insured by NCUA

