



RATE AND FEE ADDENDUM: CHECKING & SAVINGS

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INSTRUCTIONS: This addendum is incorporated into and becomes a part of your Membership Agreement. Please see Certificate Accounts Rate Schedule and Truth in Savings for certificate accounts.

EFFECTIVE DATE: 11/13/2024 **REPLACES ADDENDUM DATED:** 09/19/2024

RATE SCHEDULE – SAVINGS ACCOUNTS

	SAVINGS	MONEY MARKET	IRA SHARE	CHRISTMAS CLUB	HEALTH SAVINGS
Dividends Annual Percentage Yield (APY)/Dividend Rate	0.20% APY 0.20% Dividend	Balance \$5,000,000 & OVER 4.59% APY, 4.50% Dividend Balance \$2,500,000.00 – \$4,999,999.99 1.36% APY, 1.35% Dividend Balance \$1,000,000.00 – \$2,499,999.99 1.36% APY, 1.35% Dividend Balance \$500,000 – \$999,999.99 1.36% APY, 1.35% Dividend Balance \$250,000 – \$499,999.99 1.36% APY, 1.35% Dividend Balance \$100,000 – \$249,999.99 1.36% APY, 1.35% Dividend Balance \$10,000 – \$99,999.99 1.31% APY, 1.30% Dividend Balance \$2,500 – \$9,999.99 0.70% APY, 0.70% Dividend Balance under \$2,500 0.20% APY, 0.20% Dividend	0.20% APY 0.20% Dividend	0.20% APY 0.20% Dividend	Balance \$100,000 & OVER 1.36% APY, 1.35% Dividend Balance \$10,000 – \$99,999.99 1.31% APY, 1.30% Dividend Balance \$2,500 – \$9,999.99 0.70% APY, 0.70% Dividend Balance \$1,000 – \$2,499.99 0.20% APY, 0.20% Dividend Balance under \$1,000 0.20% APY, 0.20% Dividend
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
Balance Requirements	\$5	--	--	--	--
Service Charge	--	--	--	--	--
Minimum Opening Deposit	\$5	\$2,500	--	--	--
Minimum Balance to Avoid a Service Fee	--	--	--	--	--
Minimum Balance to Earn Stated APY	--	See information above.	--	--	See information above.
Balancing Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
Account Limitations	--	Six withdrawals per month, then \$10 service fee for each withdrawal in excess of six.	IRS regulations will apply.	--	IRS regulations will apply.

Federally insured by NCUA.

RATE SCHEDULE – CHECKING ACCOUNTS

	INTEREST EARNING¹	REWARDS¹	PREFERRED	FREE	BASIC
Dividends Annual Percentage Yield (APY)/ Dividend Rate	Balance up to \$15,000 3.56% APY, 3.50% Dividend Balance Over \$15,000 0.20% APY, 0.20% Dividend	0.00% APY 0.00% Dividend	0.20% APY 0.20% Dividend	0.00% APY 0.00% Dividend	0.00% APY 0.00% Dividend
Dividends Compounded	n/a	n/a	n/a	n/a	n/a
Dividends Credited	Monthly	n/a	Monthly	n/a	n/a
Dividend Period	Calendar Month	n/a	Calendar Month	n/a	n/a
Service Charge	\$5*	\$5*	\$5	n/a	\$12.95 per month**
Minimum Opening Deposit	\$25	\$25	\$25	\$20	\$35 One-time set-up fee of \$10.00
How to Avoid a Service Fee	Waivable Criteria Below*	Waivable Criteria Below*	n/a	n/a	\$1,000**
Balancing Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance

¹Members are limited to one (1) Rewards or Interest Earning Checking product per member at any given time. Failure to prevent the creation of a second or duplicate Rewards or Interest Earning Checking product for the same member shall not operate as a waiver of this limitation nor shall anything limit Ascend's right to convert one or more duplicate Rewards or Interest Earning Checking account(s) at any time to enforce this limitation.

*\$5.00 per month is waived if you receive aggregate direct deposit(s) of \$1,000 or more per month in any share account at Ascend, or keep a combined Average Daily Balance of \$5,000 in the shares associated with this account, or make 10 qualifying† debit card purchase transactions of \$5.00 or more per calendar month from this account.

†Payment transactions, money transfers to non-financial institutions (such as person-to-person), tax payments, and fraudulent purchase transactions are excluded.

**Can reduce monthly fee to \$10.95 with establishment of direct deposit. Monthly fee can be waived if \$1,000 is maintained on deposit.

*** Basic account limitations: To qualify, member must have a credit score of 599 or less and a have a "Declined" decision on a regular checking account. Members who have had their checking account closed twice will not be allowed to open this checking product. Not eligible for paper checks or Overdraft Advantage. Overdraft Protection from savings or overdraft protection loan if qualified is available. Member can only request to have overdraft fees refunded twice during the calendar year and still maintain account. After one calendar year of successfully maintaining account, member can request to be moved to Interest Earning, Rewards or Free Checking Account.

FEE SCHEDULE

Credit Union Membership

Membership Share: \$5.00 par value

Account Fees Applicable to All Accounts

Account Maintenance Fee: \$3.00 per month²
 Account Closing Fee (Accounts which have been opened 60 days or less): \$15.00
 Account Re-Opening Fee (Accounts which were closed within the last 60 days): \$20.00
 NSF/Overdraft Fee: \$25.00⁴
 Return Deposit Item Fee: \$25.00 per item
 Stop Payment Fee (Check/ACH/Bill Pay): \$25.00 per request
 Check Printing Fee: Prices vary depending upon style
 Check Copy Fee: \$5.00 per item up to \$50,
 then \$3.00 per item
 Temporary Checks: \$5.00 for eight checks
 (Free for new accounts)
 Check Cashing Fee: \$5.00 per item²
 Overdraft Transfer Fee (applicable to overdraft transfers generated automatically from savings to checking):
 \$5.00 per transfer if more than six per month

We will not notify you of incoming wires to your account except on periodic statements.

Card Fees

Regular Rush Card: \$35.00
 Replacement Card: \$20.00
 Joint Users Card (Ordered w/rush or replacement card): \$10.00
 Replacement Personal Identification Number (Ordered with rush): \$35.00
 Check/Credit Card Receipt Copies: \$5.00 per item up to \$50
 then \$3.00 per item

Other Service Fees (Applicable to All Accounts)

Account Reconciliation/Account Research Fee: \$25.00 per hour
 Paper Statement Fee: \$1.00 per paper statement¹
 Statement Copy/History Fee: \$5.00 per statement
 Items Sent for Collection Fee: \$20.00 per item
 Wire Transfer (incoming domestic or foreign fee): \$5.00 per transfer
 Wire Transfer (outgoing fee): \$15.00 per transfer
 Payment by Phone/Web (Check, Credit Card, ACH): \$10.00 per transfer
 Visa Gift Cards: \$2.50 per card
 Visa TravelMoney Cards: \$8.00 per card
 Visa TravelMoney Card Reload Fee: \$2.00 per reload
 Cashier's Check Fee: \$2.00 per check² or
 \$5.00 per check

Other Service Fees (Applicable to All Accounts)

Copy Fee: \$1.00 per page
 Dormant Account Fee: \$5.00 per month after 18
 months without activity
 Returned Mail - Bad Address Fee: \$5.00 per month
 Escheat Account Fee: \$25.00 per account
 Written Verification of Deposit: \$10.00 per request
 Counting Coins: 10% of total if \$25 or more
 Levy Processing Fee: \$50.00 per levy
 Basic Checking Fee: \$10.00 one-time setup
 fee
 Expedited Title Processing Fee: \$35.00 per request

Electronic Funds Transfer Fees

Nonproprietary ATM Withdrawal/Transfer/Inquiry Fee: \$1.00 per transaction/
 inquiry⁵
 Foreign Transaction Fee (Visa International Service Assessment Fee on card transactions):
 1% of purchases, cash withdrawals, cash advances and credits to the account

Online Banking

Zelle® (Person-to-Person Transfers)
 Standard Delivery Fee Free
 Stop Payment Transaction: \$25.00 per request
 NSF/Overdraft Fee: \$25.00⁴
 External Transfers
 NSF/Overdraft Fee: \$25.00⁴
 ACH Inquiry: \$45.00 each
 Bill Pay
 Monthly Service Fee: Free
 Expedited Payment Fee (Check): \$25.00 per request
 Expedited Payment Fee (Electronic): \$10.00 per request
 Bill Pay Research/Return Fees: Applicable
 Fees Noted Previously
 Bill Pay Stop Payment Fee: \$25.00 per request
 Bill Pay Cleared Check Copy Fee: \$5.00 per item up to \$50,
 then \$3 per item
 Bill Pay Max. Reimbursement for Late Charge/Penalty (see Bill Pay Electronic Terms/
 Conditions for Complete Details): \$25.00

The rates and fees appearing in this ADDENDUM are accurate and effective for deposit accounts as of the Effective Date indicated on this ADDENDUM. If you have any questions or require current rate and fee information on your accounts, please call Ascend at 800-342-3086 or visit our website at ascend.org.

- (1) Fee waived for members 65 years of age and older and 17 years of age and younger.
- (2) Meet one of the following criteria for waiver of the Account Maintenance Fee and Check Cashing Fee, and be eligible for the \$2 per check Cashier's Check Fee: Maintain an average monthly balance of at least \$100 in a savings or checking account; have a Interest Earning, Rewards, Preferred or Basic Checking account; have a Share certificate; have an active³ non-delinquent loan (including credit cards); have a Money Market account with a balance of at least \$2,500; or if you are 17 years of age or younger.
- (3) An active loan includes any loan with a non-delinquent balance at month-end or a line of credit or credit card that had activity during the most recent month.
- (4) NSF fees, Overdraft fees, and Money Market excess withdrawal fees subsequent to the six free withdrawals can be charged on the same transaction each time it is presented.
- (5) Out-of-network ATM fees may include a balance inquiry fee and a withdrawal fee, even if both are part of the same log-in.

We do business in accordance with the Federal Fair Housing Laws and the Equal Credit Opportunity Act. All loans subject to credit approval.