

Mid Oregon Federal Credit Union Savings Rate and Fee Schedule

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.

The Credit Union may offer rates for these accounts from time to time.

Effective Date: January 2, 2019

RATE SCHEDULE						
Account type	Account Features	Dividend Rate	Annual Percentage Yield	Minimum Opening Deposit	Minimum Balance Requirement	Balance Method
Regular/Secondary Share Account	Membership Share. \$5 deposit is par share in the Credit Union. \$10 membership fee.	0.05%	0.05%	\$5	\$5	Daily
High Yield Account	Must maintain a minimum balance of \$1,000 to earn dividends.			\$1,000	\$1,000	Daily
IRA or HSA High Yield Account	\$1,000 - \$2,499.99	0.05%	0.05%			
	\$2,500 - \$9,999.99	0.10%	0.10%			
	\$10,000 - \$24,999.99	0.15%	0.15%			
	\$25,000 - \$49,999.99	0.20%	0.20%			
	\$50,000 - \$99,999.99	0.25%	0.25%			
	\$100,000 and above	0.30%	0.30%			
Individual Retirement Account (IRA/HSA Share Account)	Traditional, Roth, SEP or HSA.	0.05%	0.05%	\$5	\$5	Daily
Business Share Account	Business Membership Share. \$5 deposit is par share in the Credit Union. \$10 membership fee.	0.05%	0.05%	\$5	\$5	Daily
Business Money Market Plus Account	Must maintain a minimum balance of \$10,000 to earn dividends.			\$10,000	\$10,000	Daily
	\$10,000 - \$49,999.99	0.35%	0.35%			
	\$50,000 - \$99,999.99	0.75%	0.75%			
	\$100,000 - \$249,999.99	1.00%	1.00%			
	\$250,000 and above	1.25%	1.25%			

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

Except as specifically described, the following disclosures apply to all the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. **Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share, Business Share, Secondary Share, and IRA or HSA Share accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The High Yield, IRA/HSA High Yield, and Business Money Market Plus accounts are tiered rate accounts, the Dividend Rate and Annual Percentage Yield on these accounts may change at any time as determined by the Credit Union's management. Once a balance range is met, the Dividend Rate for that balance will apply to the entire balance.

2. **Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the dividend period.

3. **Dividend Compounding and Crediting.** For dividend bearing accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

4. **Accrual of Dividends.** For all accounts, 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.** To open any account, you must deposit, or already have on deposit, at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth above in the Rate Schedule. For High Yield and IRA, HSA High Yield, or Business Money Market Plus accounts, there is a minimum balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum balance for each tier is not met, you will not earn the stated Annual Percentage Yield. All accounts use the Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. **Account Limitations.** No more than six (6) preauthorized, automatic, or telephone transfers or online banking transfers may be made from any of these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed.

Checks are offered on the High Yield Account and Business Money Market Plus Accounts.

FEE SCHEDULE

CONSUMER SERVICE FEES	
Account Closure (Closed within 90 days)	\$15
Account Reconciliation/research	\$20 per hour
Cash Withdrawal (Per withdrawal after five (5) in one month)	\$2
Cashier's Check	\$5 per item
Check Cashing (Without compensating balance or non-member)	\$6
Check Copy (Member or cashier's check)	\$5 per item
Coin Counting	3% of total amount, \$1 minimum
Convenience Processing (Payment by phone with plastic card)	\$15 per item
Deposited item return	\$10 per item
Inactive Account (after twelve (12) months)	\$6 per month
IRA Account Closure fee (Charged when an IRA, Roth, Coverdell, or Health Savings Account (HSA) is closed within 90 days of opening.)	\$25
IRA Account Maintenance fee (Charged annually in June to maintain IRA, Roth or Coverdell Accounts.)	\$25
Items Sent for Collection (Foreign currency, checks, or other items.)	\$25 per item
Membership (New Member Account)	\$10
Non-Sufficient Funds (NSF)	\$27 per item
Returned Statement (Bad address, insufficient address)	\$5 per statement
Statement Copy/Account History Printout	\$3 per statement/printout
Stop payment (check, electronic or ACH)	\$10 per item
Verification of Account (Deposits, loans, and/or assets.)	\$10 per request
Western Union Commercial Money Order	\$30
Wire Transfer (incoming)	\$10 per wire
Wire Transfer (outgoing)	\$20 per wire
Wire Transfer International	\$40 per wire
CHECKING ACCOUNT FEES	
ACH origination on Business Checking, Business Interest Checking or Commercial Checking	\$5.00 per batch originated
ACH origination replacement token	\$25.00 per replacement
Business Interest Checking Account (If the minimum balance is not maintained.)	\$10 per month
Check Order	Prices vary based on style
Checking Account Closure (If closed within ninety (90) days of opening.)	\$15
Commercial Checking Account (If the average aggregate daily balance is not maintained.)	\$50 per month
Courtesy Pay (NSF Check, ATM withdrawal, ACH, Debit Card and POS purchases honored and not returned to merchant.)	\$27
Inactive Checking Account (After six (6) months of no activity.)	\$10 per month
Overdraft Transfer	\$5 per occurrence
Premium Interest Checking Account (If the minimum balance is not maintained.)	\$10 per month
Sustained Overdraft fee (Charged when a checking balance is overdrawn more than five (5) consecutive business days.)	\$5 per day
Temporary Checks (Four checks per sheet)	\$1 per sheet
CARD FEES	
Card Replacement	\$5 per card
Card Replacement - RUSH	\$30 per card
PIN Reissue	\$5 per reissue
PIN Reissue - RUSH	\$30 per reissue
Visa gift card	\$3 per card
Visa pre-paid debit card	\$5 per card
Visa pre-paid debit card reload	\$5 per card
Visa travel money card	\$5 per card
Direct Pay Fees: Person-to-Person Transfers	
Standard Transfers Outbound (3-5 days)	\$3
Failed DPX Pay Transfers (NSF)	\$27
Express Transfers Inbound or Outbound (1-2 days)	\$7.50
Send Funds (2-3 days)	\$2
Receive Funds (2-3 days)	\$1
Foreign Transactions on Plastic Cards Purchases and cash advances made in foreign countries will be billed to you in U.S. dollars. The currency conversion rate for international transactions as established by VISA International, Inc. is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged a Foreign Transaction Fee of 1% of the transaction amount for any card transaction made in a foreign country.	
Share Value: Par value of one share	\$5.00
The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Truth-in-Savings disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 541-382-1795.	

Revised 09/2018



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