

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 1, 2024

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.			\$5	\$5	Daily
	\$0 - \$99,999	0.10%	0.10%			
	\$100,000 - \$249,999	0.50%	0.50%			
	\$250,000 and above	1.00%	1.00%			
High Yield Account IRA or HSA High Yield Account	Must maintain a minimum balance of \$1,000 to earn dividends.			\$1,000	\$1,000	Daily
	\$1,000 - \$4,999.99	1.00%	1.00%			
	\$5,000 - \$9,999.99	1.09%	1.10%			
	\$10,000 - \$24,999.99	1.19%	1.20%			
	\$25,000 - \$49,999.99	1.29%	1.30%			
	\$50,000 - \$99,999.99	1.74%	1.75%			
	\$100,000 and \$249,999	1.93%	1.95%			
\$250,000 and above	2.23%	2.25%				
Individual Retirement Account (IRA Share Account)	Traditional, Roth, or SEP	0.10%	0.10%	\$250	\$250	Daily
Health Savings Account (HSA Share Account)	No minimum balance. No monthly service charges.	0.10%	0.10%	\$0	\$0	Daily
Business Share Account	Business Membership Share. \$5 deposit is par share in the Credit Union. \$10 membership fee.			\$5	\$5	Daily
Business Money Market Plus Account	\$0 to \$99,999	0.10%	0.10%			
	\$100,000 to \$249,999	0.50%	0.50%			
	\$250,000 and above	1.00%	1.00%			
	Must maintain a minimum balance of \$10,000 to earn dividends.			\$10,000	\$10,000	Daily
	\$10,000 - \$49,999.99	1.00%	1.00%			
	\$50,000 - \$99,999.99	1.49%	1.50%			
	\$100,000 - \$249,999.99	1.93%	1.95%			
	\$250,000 and above	2.23%	2.25%			

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.

