



# WAUNA FEDERAL CREDIT UNION SHARE AND DRAFT RATE AND FEE SCHEDULE

Effective: December 1, 2011

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your deposit accounts at Wauna Federal 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.

### SHARE ADVANTAGE RATES AND TERMS

Minimum Opening Deposit \$5.00, Minimum to Earn Dividends and Account Limitations listed below:

\$100 - 999.99		\$1k - 9,999.99		\$10K +	
Rate	APY	Rate	APY	Rate	APY
0.050%	0.050%	0.100%	0.100%	0.200%	0.200%

**Dividends Compounded:** Quarterly, **Dividends Credited:** Quarterly, **Balance Method:** Average Daily

### GO GREEN CHECKING RATES AND TERMS

Minimum Opening Deposit \$0.00, Minimum to Earn Dividends and Account Limitations listed below:

Tier 1		Tier 2*		Requirements Not Met**	
\$0 to \$25,000		\$25,000.01 +		\$0 +	
Rate	APY	Rate	APY	Rate	APY
1.640%	1.650%	0.500%	1.650% to 1.077%	0.100%	0.100%

**Dividends Compounded:** Monthly, **Dividends Credited:** Monthly, **Balance Method:** Average Daily Balance

**Account Requirements:** These requirements must be met each requirement cycle which begins the first day of the month to the last day of the month: Active enrollment in eStatements; Login to Online Banking; One (1) electronic deposit or withdrawal (ACH), and Twelve (12) cleared Debit Card Transactions.

\*The 0.50% rate applies to portion of balance over \$25,000. The APY ranges from 1.650% to 1.077% depending on the balance\*\*\*.

\*\*To earn the Go Green rate of 1.650% APY on balances up to and including \$25,000, and 0.50% APY on balances over \$25,000, you must meet the requirements set forth above for the applicable Go Green Checking requirement cycle, which begins the first day of the month to the last day of the month. If the requirements are not met, you will earn 0.10% APY on your checking balance.

\*\*\*If your daily balance is greater than \$25,000, your annual percentage yield will range from 1.650% to 1.077% depending on the balance of your account. The APY range for Tier 2 assumes a minimum balance of \$25,000.01 and a maximum balance of \$50,000.

### CLASSIC CHECKING RATES AND TERMS

Minimum Opening Deposit \$0.00, There are no dividends earned on this account.

### PREMIER CHECKING RATES AND TERMS

Minimum Opening Deposit \$0.00, Minimum to Earn Dividends and Account Limitations listed below:

\$1000 +	
Rate	APY
0.100%	0.100%

**Minimum Monthly Balance required to avoid monthly service charge.**

**Dividends Compounded:** Monthly, **Dividends Credited:** Monthly, **Balance Method:** Daily Balance

### FRESH START CHECKING RATES AND TERMS

Minimum Opening Deposit \$100.00, There are no dividends earned on this account. Monthly service charge cannot be avoided.

**Account Limitations:** These requirements must be met to open account: 1) A Share Advantage must be opened with the minimum balance as stated above, 2) There can be no fraud or NSF activity reported within twelve (12) months of account opening. To avoid account closure there can be no more than three (3) NSF occurrences in one (1) month and all other items listed in the Membership and Account Agreement. To be eligible to transfer to another checking option: 1) An educational program(s) as assigned at account opening must be passed within six (6) months and no NSF occurrences within six (6) months.

### WAUNA MONEY MARKET RATES AND TERMS

Minimum Opening Deposit \$100.00, Minimum to Earn Dividends and Account Limitations listed below:

\$500 - 9,999.99		\$10k - 24,999.99		\$25k - 49,999.99		\$50k - 99,999.99		\$100k - 249,999.99		\$250K +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
0.100%	0.100%	0.200%	0.200%	0.250%	0.250%	0.350%	0.350%	0.500%	0.500%	0.600%	0.600%

**Limitations:** Up to 3 withdrawals processed per month by check, up to 3 by telephone or pre-arranged, and a minimum withdraw of \$100.00. There is no limit for over the counter withdrawals.

**Dividends Compounded:** Monthly, **Dividends Credited:** Monthly, **Balance Method:** Daily Balance

### IRA SAVINGS ACCOUNT RATES AND TERMS

Minimum Opening Deposit \$0.00, Minimum to Earn Dividends and Account Limitations listed below:

Roth, Roth Conversion, Traditional, and SEP IRA Savings										1 Coverdell Savings	
\$0 - 2,499.99		\$2.5k - 4,999.99		\$5k - 24,999.99		\$25k - 59,999.99		\$60K +		\$0 +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
0.100%	0.100%	0.250%	0.250%	0.750%	0.750%	1.490%	1.500%	1.790%	1.800%	0.500%	0.500%

IRS Penalties may be assessed on withdrawals.

**Dividends Compounded:** Quarterly, **Dividends Credited:** Quarterly, **Balance Method:** Daily Balance

Traditional and Roth IRA Savings may have an additional bonus assessed if IRS regulations permit the owner to withdraw funds without the 10% surtax.



**WAUNA FEDERAL CREDIT UNION  
SHARE AND DRAFT RATE AND FEE SCHEDULE**

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**HEALTH SAVINGS ACCOUNT (HSA) RATES AND TERMS**

Minimum Opening Deposit \$0.00, Minimum to Earn Dividends and Account Limitations listed below:

\$0 - 2,499.99		\$2.5k - 9,999.99		\$10K +	
Rate	APY	Rate	APY	Rate	APY
0.100%	0.100%	0.250%	0.250%	0.750%	0.750%

**Dividends Compounded:** Quarterly, **Dividends Credited:** Quarterly, **Balance Method:** Daily Balance

You are solely responsible to ensure that Health Savings Account contributions and withdrawals comply with applicable tax law.

**HOLIDAY CLUB RATES AND TERMS**

Minimum Opening Deposit \$0.00, Minimum to Earn Dividends and Account Limitations listed below:

\$50.00 +	
Rate	APY
0.200%	0.200%

The balance of the account will be deposited on October 1 to the base share account.

**Dividends Compounded:** Quarterly, **Dividends Credited:** Quarterly, **Balance Method:** Average Daily

**JUMP START YOUTH SAVINGS RATES AND TERMS**

Minimum Opening Deposit \$0.00, Minimum to Earn Dividends and Account Limitations listed below:

Tier 1		Tier 2*	
\$0 to \$500		\$500.01 and up	
Rate	APY	Rate	APY
4.900%	5.000%	0.200%	5.00% to 2.611%

**Dividends Compounded:** Monthly, **Dividends Credited:** Monthly, **Balance Method:** Average Daily Balance

**Limit one Jump Start Savings per person. Requires you to be younger than 18 years old. Upon reaching 18 years of age, your Jump Start Savings account will be closed and transferred to the Share Advantage account, thus earning rates applicable to such account.**

\*The 0.20% rate applies to portion of balance over \$500. The APY ranges from 5.00% to 2.611% depending on the balance\*\*.

\*\*If your daily balance is greater than \$500, your annual percentage yield will range from 5.00% to 2.611% depending on the balance of your account. The APY range for Tier 2 assumes a minimum balance of \$500.01 and a maximum balance of \$1,000.

Except as specifically described, the following disclosures apply to all of the accounts listed on page 1 and 2:

- 1. Rate Information.** The Dividend Rates and Annual Percentage Yield on your account(s) are set forth on page 1 and 2. The Dividend Rate and Annual Percentage Yield may change weekly for Money Market accounts, quarterly for savings accounts, and monthly for all other accounts. The Share Advantage, Jump Start Savings, Go Green Checking, Wauna Money Market, and Traditional/SEP and Roth IRA Savings, and Health Savings are tiered rate accounts. For tiered rate accounts except Go Green Checking and Jump Start Savings accounts, the Dividend Rate and Annual Percentage Yield applicable to the stated balances are set forth on page 1 and 2. Once a balance range is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance of the account. For Go Green Checking and Jump Start Savings accounts, the Dividend Rate for a particular tier will apply only to the balance within that tier.
- 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 on page 1 and 2 are accurate as of the Effective Date which the Credit Union anticipates paying for the applicable dividend period.
- 3. Compounding and Crediting.** Dividends will be compounded and credited as set forth on page 1 and 2. The Dividend Period for all dividend bearing accounts begins on the first calendar day on the of the dividend period and ends on the last calendar day of the dividend period.
- 4. Accrual of Dividends.** Dividends will begin to accrue on cash and noncash deposits (e.g., checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 5. Balance Information.** The minimum balance required to open each account is set forth on page 1 and 2. For Daily Balance Accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. For Average Daily Balance Accounts, dividends are calculated by the average daily balance method which applies the periodic rate to the average principal held in the account, multiplied by the number of days during the dividend period. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield.
- 6. Account Limitations.** The account limitations for each account are set forth on page 1 and 2. If you exceed these limitations, your account (s) may be subject to a fee or be closed.
- 7. Account Requirements.** The monthly account requirements are set forth on page 1 and 2. If you do not meet the requirements specified in the stated requirement cycle you may not earn the highest rate disclosed for that account.





# WAUNA FEDERAL CREDIT UNION SHARE AND DRAFT RATE AND FEE SCHEDULE

Effective: December 1, 2011

All fees subject to change without notice.  
Fees Effective: November 1, 2011

Item	Fee Assessed	Item	Fee Assessed
<b>COPIES:</b>		<b>LOAN Continued:</b>	
1. Check/Draft Copy	3.00 Per Item	9. Reconveyance	Varies Cost Only
2. Photocopy	1.00 Per Page	10. Skip-A-Payment	30.00 Per Skip
3. History Copy	3.00 Per Copy	11. Title Transfer	Varies Cost Only
4. Statement (including Visa)	3.00 Per Page	12. Rush Title	40.00 Per Title
5. Check Copy from deposit	5.00 Per Item		
<b>CREDIT UNION CARDS:</b>		<b>MISCELLANEOUS:</b>	
1. Check Card*	0.00	1. Account Reinstatement (w/in 6 months)	25.00 Per Account
2. Visa Card*	0.00 Annually	2. Account Closure (w/in 90 days)	10.00 Per Account
3. Visa Card Rush Replacement	50.00 Per Card	3. Bad Address Fee	7.00 Per Item
4. Cash Advance for Non-CU (mbr)	5.00 Per Cash Adv.	4. Balancing Account/Account Research	25.00 Per Hour
5. Cash Advance for Non-CU (nonmbr)	10.00 Per Cash Adv.	5. Bill Pay Monthly Fee (first 2 months free)	1.00 Per Month
6. CO-OP ATM Withdrawals**	0.00 Per Withdrawal	6. Bill Pay Inactive Fee	1.25 Per Month
7. Non-CO-OP ATM Withdrawals**	2.00 Per Withdrawal	7. Collection (Domestic/Foreign)	25.00 Per Collect
8. Card not present loan payments	7.00 Per Transaction	8. Dormant Account	20.00 Quarterly
9. Gift Cards***	3.25 Per Card	9. Holiday Club Early Withdrawal	2.00 Per Wdl
10. Travel Cards***	5.00 Per Card	10. IRA/HSA Account Closure (w/in 180 days)	25.00 Per Closure
*8.00 fee per card to replace Lost/Stolen Card.		11. IRA/HSA Account Closure (External transfer)	10.00 Per Closure
** Fees may be assessed by ATM owner (not WFCU).		12. Fax Transmission (Incoming/Outgoing)	1.00 Per Page
***Other card fees apply and disclosed with card purchase		13. Fax Transmission Foreign	5.00 Per Page
		14. Foreign Currency	7.00 Per Order
		-Next-day delivery	17.00 Per Order
		-Priority Overnight Delivery	20.00 Per Order
<b>CHECKS/DRAFTS:</b>		15. Lamination	1.00 Per Item
1. Corporate Check	0.00 Pd to Mbr	16. Legal Process Fee (Garnishment/Levy)	75.00 Per Item
- Payable to third party	4.00 Per Check	17. Low Balance Fee*	5.00 Per Month
2. Check Orders		18. Returned Deposited Check	10.00 Per Check
Premier Account*	0.00 Wauna Checks		15.00 Per Owner CK
	Varies Per Order	19. Returned/Dishonored ACH	15.00 Per Item
Classic & Go Green Checking*	Varies Per Order	20. Stop Payment (includes ACH)	20.00 Per Item
* Additional Charges for Special Features		21. Verification/Payoff Statement	10.00 Per Request
3. Foreign Draft/Check (Freight Add'l)	10.00 Per Draft/Check	22. Wauna Money Market Violation	20.00 Per Violation
4. Line of Credit Checks	0.00 First Order	*Applies to single service accounts with balance that if at any time during the month falls below \$150. Fee does not apply to individuals under 17 and over 64 years of age.	
	Varies Add'l Orders	<b>OVERDRAFT:</b>	
5. Wauna Money Market Checks	0.00 First Order	1. Account Overdraft	30.00 Per Overdraft
	Varies Add'l Orders	2. Overdraft Transfer	0.00 Per Transfer
6. Money Order	3.00 Per Check	3. Over Line of Credit Limit	25.00 Per infraction
7. Preauthorized Check	4.00 Per Check	<b>SAFE DEPOSIT BOX:</b>	
8. Temporary Checks	2.00 4 checks	1. 3" x 5" Box	30.00 Annually
9. Travelers Checks	1.00 Per \$100	2. 3" x 10" Box	45.00 Annually
10. Travelers Checks for Two	2.00 Per \$100	3. 5" x 10" Box	55.00 Annually
		4. 10" x 10" Box	80.00 Annually
<b>CHECKING/DRAFT ACCOUNT:</b>		5. Key Deposit	10.00 Per Key
1. Classic & Go Green Checking Account	0.00	6. SDB Payment Late Fee (>30 days)	10.00 Per Month
2. Premier Checking Account	0.00 Bal. >\$999.99	7. Lost Key Replacement	Varies Per Item
-Balance falls below \$1,000 during month	8.00 Monthly	8. Drilling of Box	Varies Per Item
3. Fresh Start Checking Account	5.00 Monthly	<b>WIRE:</b>	
4. Share Club Account	6.00 Monthly	1. Commercial Money Order (CMO)	35.00 Per CMO
-Age 50 or better	5.00 Monthly	2. Incoming Federal Reserve Wire	Varies Per Wire
<b>LOAN:</b>		3. Int'l Commercial Money Order	40.00 <=\$500.00
1. Amortization Chart	7.00 Per Chart	-Int'l Commercial Money Order	65.00 >\$500.00
2. Drive By Appraisal	Varies Per Appraisal	4. International Wire (Outgoing)	35.00 Per Wire
3. Home Equity Loan	Varies Cost Only	5. International Wire Research or Tracking	25.00 Per Item
4. Home Equity Line of Credit	Varies Cost Only	6. International Wire Contract Cancellation	25.00 Per Item
5. Consumer Loan Interest Rate Modification	75.00 Per Modification	7. US Wire (Outgoing)	20.00 Per Wire
6. Line Of Credit Transfer	0.00 Per Transfer		
7. Real Estate Fee (Secondary Mkt)	Varies 1% Origination Fee, plus fees assessed		
8. WFCU Real Estate Fee	Varies Cost Only		