



This Rate and Fee Schedule (Truth-In-Savings- TIS) sets forth current conditions, rates, fees and charges applicable to your deposit accounts at Wauna 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 (TIS) and acknowledges that it is a part of the Membership and Account Agreement.

GO GREEN CHECKING

Minimum to Earn Dividends and Account Limitations listed below:

Tier 1		Tier 2*		Requirements Not Met**	
\$0.01 to \$10,000		10,000.01 +		\$.01 +	
Rate	APY	Rate	APY	Rate	APY
1.490%	1.500%	0.050%	1.500% to 0.340%	0.000%	0.000%

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

To earn a rate greater than 0%, the requirements that must be met each requirement cycle, which begins the first day of the month and ends the last day of the month, are: enrollment in eStatements; Login to Online Banking; One (1) electronic deposit or withdrawal (ACH), and Twelve (12) cleared Debit Card Transactions. If the requirements are not met, you will earn 0.00% APY on your checking balance.

*The Tier 2 APY range is based on a minimum account balance of \$10,000.01 and a maximum account balance of \$50,000.

ELITE MONEY MARKET

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

\$25k - 74,999.99		\$75K - 149,999.99		\$150K - 249,999.99		\$250K +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY
0.050%	0.050%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%

Limitations: Limited to 6 withdrawals or transfers per month, excluding those initiated in person, by mail, by ATM, or to make a Wauna loan payment; and a

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

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

- 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, semi-annually for escrow savings following ORS 86.245, 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.

