



WAUNA CREDIT UNION  
TRUTH-IN-SAVINGS  
SHARE AND DRAFT RATE/FEE SCHEDULE  
Effective: January 1, 2026

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.

**SHARE ADVANTAGE**

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
0.010%	0.010%	0.010%	0.010%	0.010%	0.010%

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

**SIMPLY FREE CHECKING**

Minimum Opening Deposit \$50.00. There are no dividends earned on this account.

**EASY INTEREST CHECKING**

Minimum Opening Deposit \$50.00. Minimum to earn dividends and account limitations listed below:

\$01 & up	
Rate	APY
0.250%	0.250%

Account Limitations: Direct Deposit or Automatic Payment required to be eligible.

No Minimum Monthly Balance required to avoid monthly service charge.

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

**50+ INTEREST CHECKING**

Minimum Opening Deposit \$50.00. Minimum to Earn Dividends and Account Limitations listed below:

\$01 & up	
Rate	APY
0.250%	0.250%

Account Limitations: Must be 50 or older to be eligible.

No Minimum Monthly Balance required to avoid monthly service charge.

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

**HIGH INTEREST CHECKING**

Minimum Opening Deposit \$50.00. Minimum to Earn Dividends and Account Limitations listed below:

\$01 - \$1,499.99		\$1,500+	
Rate	APY	Rate	APY
0.050%	0.050%	1.490%	1.500%

Minimum Monthly Balance required to avoid monthly service charge.

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

**MONEY MARKET**

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

\$500 - 9,999.99		\$10k - 39,999.99		\$40k - 49,999.99		\$50k - 74,999.99		\$75k - 99,999.99		\$100k - 249,999.99		\$250k +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.100%	0.100%	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 minimum of \$100 per transaction. Violations are assessed a fee according to the current fee schedule.

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

**ELITE PLUS MONEY MARKET**

Minimum Opening Deposit \$5,000. Minimum to Earn Dividends and Account Limitations listed below:

\$5,000-99,999.99		\$100,000-249,999.99		\$250,000-\$749,999.99		\$750,000+	
Rate	APY	Rate	APY	Rate	APY	Rate	APY
0.747%	0.750%	1.490%	1.500%	2.106%	2.126%	2.355%	2.381%

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 minimum of \$100 per transaction. Violations are assessed a fee according to the current fee schedule.

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

**JUMP START YOUTH ACCOUNT**

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

Tier 1		Tier 2*	
\$0.01 to \$1,000.00		\$1,000.01 and up	
Rate	APY	Rate	APY
3.445%	3.500%	0.020%	3.500% to 1.760%

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

Limit one Jump Start Savings per person. Account owner must 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 Tier 2 APY range is based on a minimum account balance of \$500.01 and a maximum balance of \$1,000.

**HOLIDAY CLUB SAVINGS**

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

\$50.00 +	
Rate	APY
0.100%	0.100%

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*



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**INDIVIDUAL RETIREMENT ACCOUNT (IRA) SAVINGS ACCOUNT**

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

**Roth, Roth Conversion, Traditional, and SEP IRA Savings**

\$01 - 2,499.99		\$2.5k - 4,999.99		\$5k - 24,999.99		\$25k- 59,999.99		\$60k- 99,999.99		\$100k- 124,999.99		\$125K +	
Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
0.500%	0.501%	0.500%	0.501%	0.500%	0.501%	0.847%	0.850%	1.096%	1.100%	1.096%	1.100%	1.096%	1.100%

**Coverdell Savings**

IRS Penalties may be assessed on withdrawals.

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

Rate	APY
0.250%	0.250%

**HEALTH SAVINGS ACCOUNT (HSA)**

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

\$01 - 2,499.99		\$2.5k - 9,999.99		\$10K +	
Rate	APY	Rate	APY	Rate	APY
0.050%	0.050%	0.150%	0.150%	0.250%	0.250%

**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.

**ESCROW SAVINGS**

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

\$01 +	
Rate	APY
2.800%	2.830%

Dividends on escrow accounts are paid quarterly based on the 91-day Treasury bill auction average discount rate minus 1%. Rates are adjusted semiannually on January 1 and July 1 to reflect changes in the discount rate calculated on November 15 and May 15, respectively. (ORS 86.245)

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

**Account Limitations:** No withdrawals allowed.

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, semi-annually for escrow savings following ORS 86.245, and monthly for all other accounts. The Share Advantage, Jump Start Savings, Wauna Money Market, and Traditional/SEP and Roth IRA Savings, and Health Savings are tiered rate accounts. For tiered rate accounts except 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 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 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  
CERTIFICATE SPECIAL RATE FEE SCHEDULE  
Effective: DECEMBER 22, 2025

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to this Special Certificate and IRA Certificate Account 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.

**CERTIFICATE ACCOUNT RATES**

Minimum Opening Deposit	\$500 +		\$500 + Checking w/ E-statements*	
Term	Rate	APY	Rate	APY
5 Month	3.300%	3.350%	3.542%	3.600%
7 Month	3.203%	3.250%	3.445%	3.500%

**ACCOUNT TERMS**

Dividends Compounded: *Monthly* Dividends Credited: *Monthly* Dividend Period: *Monthly*

**IRA Certificates**

**Additional Deposits:** One IRA contribution allowed every 12 months

**Withdrawals:** Credited Dividends Only or as stated in exceptions

**Renewable:** 5 Month IRA Certificate auto-renews to a 6 month

IRA Certificate. 7 Month IRA Certificate auto-renews to a 6 Month IRA Certificate.

**Regular Certificates**

**Additional Deposits:** Not Allowed

**Withdrawals:** Credited Dividends

**Renewable:** 5 Month Certificate auto-renews to a

6 Month Certificate. 7 Month Certificate auto-renews to a 6 Month Certificate.

Except as specifically described, the following disclosures apply to all of the accounts:

\*You must be an owner on a Wauna Credit Union checking account with E-statement enrollment to earn the higher APY.

**1. Rate Information.** The Dividend Rates and Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of the dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all Certificates stated above, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.

**2. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the dividend Period.

**3. Balance Information.** The minimum balance required to open each account is set forth above. Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

**4. Accrual of Dividends.** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account.

**5. Transaction Limitations.** After your account is opened, you may add funds to your account or make withdrawals of dividends from your account in any amount as indicated above.

**6. Maturity.** Your account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

**7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principle before the maturity date, or the renewal date if it is a renewal account.

a. **AMOUNT OF PENALTY.** The amount of the early withdrawal penalty is calculated based on the term of your account. The penalty schedule is as follows: For terms equal to or less than 12 months, (withdrawal amount)x(90 days)x(daily dividend rate). For terms more than 12 months, (withdrawal amount)x(180 days)x(daily dividend rate).

b. **LOSS OF PRINCIPAL.** Early withdrawal penalty assessments may result in loss of principal if the account has not yet earned enough dividends to cover the withdrawal, or if the dividends have already been paid.

c. **EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- When an account owner dies or is determined legally incompetent by a court or body of competent jurisdiction.
- When the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled.

**8. Renewal Policy.** For renewal accounts, your account will automatically renew for another term upon maturity, and you have a grace period of ten (10) days after maturity to withdraw funds in the account without being charged an early withdrawal penalty.

**9. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

The rates appearing in the Rate and Fee Schedule are accurate and effective for Certificate Accounts as of the Effective Date indicated. If you have any questions or require current rate information on your account(s), please call the Credit Union





WAUNA FEDERAL CREDIT UNION  
TRUTH-IN-SAVINGS  
SAVERS CERTIFICATE RATE AND FEE SCHEDULE

Effective: May 1, 2024

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

SAVERS CERTIFICATE ACCOUNT RATE

Minimum Opening Deposit	\$500.00	
Term	Rate	APY
13 Months	1.982%	2.000%

ACCOUNT TERMS

**Dividends Compounded:** Monthly **Dividends Credited:** Monthly **Dividend Period:** Monthly

The savers certificate is not available on IRA Accounts

**Savers Certificates**

**Additional Deposits:** No deposit limitations

**Withdrawals:** Credited Dividends

**Renewable:** Automatic

**Except as specifically described, the following disclosures apply to all of the accounts:**

**1. Rate Information.** The Dividend Rates and Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of the dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all Certificates stated above, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. You may make a one-time election at anytime during the term to change the rate of a Savers Certificate to the dividend rate currently offered on the Savers Certificate Account. The new rate will be effective the next business day.

**2. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the dividend Period.

**3. Balance Information.** The minimum balance required to open each account is set forth above. Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.

**4. Accrual of Dividends.** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account.

**5. Transaction Limitations.** After your account is opened, you may add funds to your account or make withdrawals of dividends from your account in any amount as indicated above.

**6. Maturity.** Your account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.

**7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date if it is a renewal account.

a. **AMOUNT OF PENALTY.** The amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: For terms equal to or less than 12 months, (withdrawal amount)x(90 days)x(daily dividend rate). For terms more than 12 months, (withdrawal amount)x(180 days)x(daily dividend rate).

b. **LOSS OF PRINCIPAL.** Early withdrawal penalty assessments may result in loss of principal if the account has not yet earned enough dividends to cover the withdrawal, or if the dividends have already been paid.

c. **EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

i. When an account owner dies or is determined legally incompetent by a court or body of competent jurisdiction.

**8. Renewal Policy.** For renewal accounts, your account will automatically renew for another term upon maturity, and you have a grace period of ten (10) days after maturity to withdraw funds in the account without being charged an early withdrawal penalty.

**9. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

The rates appearing in the Rate and Fee Schedule (TIS) are accurate and effective for Certificate Accounts as of the Effective Date indicated. If you have any questions or require current rate information on your account(s), please call the Credit Union.





WAUNA CREDIT UNION  
TRUTH-IN-SAVINGS  
CERTIFICATE RATE AND FEE SCHEDULE  
Effective: October 1, 2025

This Rate and Fee Schedule (TIS) sets forth current conditions, rates, fees and charges applicable to your Certificate and IRA Certificate 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.

**CERTIFICATE ACCOUNT RATES**

Minimum Opening Deposit	\$500 - 9999.99		\$10k - 19,999.99		\$20k - 49,999.99		\$50k- 99,999.99		\$100,000+	
Term	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
3 Month	0.549%	0.550%	0.549%	0.550%	0.549%	0.550%	0.549%	0.550%	0.549%	0.550%
6 Month	1.243%	1.250%	1.243%	1.250%	1.243%	1.250%	1.243%	1.250%	1.243%	1.250%
12 Month	1.884%	1.900%	1.884%	1.900%	1.884%	1.900%	1.884%	1.900%	1.884%	1.900%
18 Month	1.490%	1.500%	1.490%	1.500%	1.490%	1.500%	1.490%	1.500%	1.490%	1.500%
24 Month	1.341%	1.350%	1.341%	1.350%	1.341%	1.350%	1.341%	1.350%	1.341%	1.350%
36 Month	1.243%	1.250%	1.243%	1.250%	1.243%	1.250%	1.243%	1.250%	1.243%	1.250%
48 Month	1.095%	1.100%	1.095%	1.100%	1.095%	1.100%	1.095%	1.100%	1.095%	1.100%
60 Month	1.095%	1.100%	1.095%	1.100%	1.095%	1.100%	1.095%	1.100%	1.095%	1.100%

**ACCOUNT TERMS**

Dividends Compounded: *Monthly* Dividends Credited: *Monthly* Dividend Period: *Monthly*

**IRA Certificates**

**Regular Certificates**

**Additional Deposits:** One IRA contribution Allowed every 12 months

**Additional Deposits:** Not Allowed

**Withdrawals:** Credited Dividends Only or as stated in exceptions

**Withdrawals:** Credited Dividends

**Renewable:** Automatic

**Renewable:** Automatic

Except as specifically described, the following disclosures apply to all of the accounts:

- 1. Rate Information.** The Dividend Rates and Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of the dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all Certificates stated above, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.
- 2. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for each account is set forth above. The Dividend Period begins on the first calendar day of the Dividend Period and ends on the last calendar day of the dividend Period.
- 3. Balance Information.** The minimum balance required to open each account is set forth above. Dividends are calculated by the Daily Balance method which applies a daily periodic rate to the principal in the account each day.
- 4. Accrual of Dividends.** Dividends will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account.
- 5. Transaction Limitations.** After your account is opened, you may add funds to your account or make withdrawals of dividends from your account in any amount as indicated above.
- 6. Maturity.** Your account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
- 7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date if it is a renewal account.
  - AMOUNT OF PENALTY.** The amount of the early withdrawal penalty is calculated based on the term of your account. The penalty schedule is as follows: For terms equal to or less than 12 months, (withdrawal amount)x(90 days)x(daily dividend rate). For terms of 12 or 18 months, (withdrawal amount)x(180 days)x(daily dividend rate). For terms greater than 18 months, (withdrawal amount)x(365 days)x(daily dividend rate).
  - LOSS OF PRINCIPAL.** Early withdrawal penalty assessments may result in loss of principal if the account has not yet earned enough dividends to cover the withdrawal, or if the dividends have already been paid.
  - EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
    - When an account owner dies or is determined legally incompetent by a court or body of competent jurisdiction.
    - When the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled.
- 8. Renewal Policy.** For renewal accounts, your account will automatically renew for another term upon maturity, and you have a grace period of ten (10) days after maturity to withdraw funds in the account without being charged an early withdrawal penalty.
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