



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*

GO GREEN CHECKING

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

Tier 1		Tier 2*		Requirements Not Met**	
\$0.01 to \$25,000		\$25,000.01 +		\$0.01 +	
Rate	APY	Rate	APY	Rate	APY
5.500%	5.641%	0.050%	5.641% to 2.845%	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 \$25,000.01 and a maximum account balance of \$50,000.

CLASSIC CHECKING

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

PREMIER CHECKING

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

\$1000 +	
Rate	APY
0.050%	0.050%

Minimum Monthly Balance required to avoid monthly service charge.

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

FRESH START CHECKING

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.

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*

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 \$500		\$500.01 and up	
Rate	APY	Rate	APY
2.472%	2.500%	0.020%	2.50% to 1.260%

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*



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

\$0.01 - 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%	1.000%	1.005%	1.800%	1.815%	1.900%	1.917%	2.000%	2.018%

Coverdell Savings	
\$.01 +	
Rate	APY
0.250%	0.250%

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.

HEALTH SAVINGS ACCOUNT (HSA)

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

\$0.01 - 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
3.160%	3.206%

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, 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.

