Savings and Checking

SELCO COMMUNITY CREDIT UNION

SELCO RATE AND FEE SCHEDULE

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to Savings and Checking accounts at SELCO Community Credit Union. SELCO may offer other rates and fees or amend the rates and fees in this Schedule from time to time. Each account holder agrees to the terms set forth on this Schedule and acknowledges that it is a part of the applicable Membership and Account Agreement. Rates are variable and may change after the account is opened, and fees may reduce earnings.

Rates Effective Monday, September 1, 2025

(rates subject to change without notice)

SAVINGS ACCOUNTS	Minimum Opening Balance	Minimum Required Balance	Balance Method	Monthly Service Charge	Rate Tiers	Dividend Rate	Annual Percentage Yield
Membership Savings / Simple Savings The Membership Savings account opens your credit union membership with a one-time $5 membership fee (in addition to the minimum opening balance). Simple Savings is a secondary savings account.	$5	$5	Daily	$7 for single service households if balance falls below $100 during the month.	$0 - $499.99 $500 - $2,499.99 $2,500 - $9,999.99 $10,000 +	0.10 % 0.20 % 0.35 % 0.55 %	0.10 % 0.20 % 0.35 % 0.55 %
Cultivate High-Yield Savings A high-yield savings account with exceptional dividends on every dollar saved plus opportunities to earn bonus rates.* Limit one Cultivate account per membership.	--	--	Daily	--	$0 - $999.99 $1,000 - $49,999.99 $50,000 +	4.88 % 3.44 % 1.54 %	5.00 % 3.50 % 1.55 %
Vault Youth Savings Children 17 and under earn exceptional dividends on the first $1,000 saved. A one-time $5 membership fee (in addition to the minimum opening balance) opens your credit union membership. Limit one Vault account per membership.	$5	$5	Daily	--	$0 - $499.99 $500 - $999.99 $1,000 - $2,499.99 $2,500 - $9,999.99 $10,000 +	4.88 % 2.96 % 0.20 % 0.35 % 0.55 %	5.00 % 3.00 % 0.20 % 0.35 % 0.55 %
Money Market Ideal for balances of $1,000 or more. No withdrawal penalty.	$1,000	--	Daily	--	$0-$999.99 $1,000 +	0.05 % 1.54 %	0.05 % 1.55 %
Investor Plus Ideal for balances of $10,000 or more. Make up to 3 withdrawals monthly.	$10,000	$10,000	Daily	--	$0 - $9,999.99 $10,000 - $49,999.99 $50,000 - $249,999 $250,000 +	0.00 % 1.19 % 1.98 % 2.23 %	0.00 % 1.20 % 2.00 % 2.25 %
Health Savings Account (HSA) Pairs with any federally qualified high deductible health plan as a tax advantaged savings vehicle; no setup or monthly service fee.	--	--	Daily	--	$0 - $499.99 $500 - $2,499.99 $2,500 - $9,999.99 $10,000 +	0.10 % 0.20 % 0.35 % 0.55 %	0.10 % 0.20 % 0.35 % 0.55 %
IRA (Individual Retirement Account) Establish retirement savings as a traditional, Roth, or SEP account; no setup or monthly service fee.	--	--	Daily	--	$0 +	1.04 %	1.05 %
Premium IRA Ideal for traditional or Roth IRA balances of $10,000 or more; no setup or monthly service fee.	$10,000	--	Daily	--	$0 - $9,999.99 $10,000 - $49,999.99 $50,000 - $249,999 $250,000 +	0.95 % 1.29 % 1.73 % 1.98 %	0.95 % 1.30 % 1.75 % 2.00 %

CHECKING ACCOUNTS	Minimum Opening Balance	Minimum Required Balance	Balance Method	Monthly Service Charge	Rate Tiers	Dividend Rate	Annual Percentage Yield
Select Checking A traditional checking account with no monthly service charge or minimum balance requirement and an optional interest-bearing upgrade.	--	--	--	--	--	--	--
Select Checking with Interest Upgrade	--	--	Daily	$5 if balance drops below $500	$0 - $2,499.99 $2,500 - $9,999.99 $10,000 +	0.15 % 0.25 % 0.35 %	0.15 % 0.25 % 0.35 %
Link Digital Checking A connected rewards account built around digital banking, with free overdraft protection and waived ATM fees. Requires digital banking and eStatements. Earn monthly round-up savings matches (up to $7) with: • Minimum $250 ACH deposits and • Minimum 12 debit or credit card purchases	--	--	--	--	--	--	--
Elevate Checking A credit builder account that prepares members for eventual graduation to Select Checking or Link Digital Checking.	--	--	--	None for the basic account; $10 for optional Elevate Courtesy Pay coverage	--	--	--

SELCO ACCOUNT SERVICE FEES

EFFECTIVE Monday, September 1, 2025 (rates subject to change without notice)

DEPOSIT ACCOUNT FEES

SERVICE FEES		CHECKING ACCOUNT FEES	
Membership (one-time)	$5	Non-Sufficient Funds*	$25 per occurrence
Dual Membership	$5 each owner	Courtesy Pay (NSF check, ATM withdrawal, ACH, debit card purchase, and POS purchase honored and not returned to merchant)	$25 per occurrence
Low Balance (for single-service accounts whose balances fall below $100 during the month)	$7 per month		
Account Setup (other than Membership Savings)	$5	Elevate Courtesy Pay Service (if selected)	$10 per month
Account Reopening	$5	Check Copy	$2 per copy
Cashier’s Check	$2	Stop Payment	$20 per request
Check Cashing (on single-service accounts with balances ≤ $100)	$5	Stop Payment via Digital Banking/Privateline	$5 per request
Printed Account History (per page, first 30 days free)	$1	Temporary Checks	$1 per 12
Statement Copies (per page)	$1	Returned Check - Third Party	$10 per item
Wire Transfer Outgoing	$25	Returned Check - Owner Issued	$25 per item
Money Order	$1.50	Overdraft Transfer	$3 per occurrence
Investor Plus Early Closure (within 90 days)	$50	Over Line-of-Credit Limit	$25 per occurrence
IRA Early Closure (within 180 days)	$30	**ELECTRONIC FUNDS FEES**	
Investor Plus Withdrawals (in excess of 3 per month)	$10 each	Foreign Wire Trace (after 14 days)	$35
Inactive Account (after 12 months of inactivity)	$10 per month	SELCO Visa Debit Card Foreign Transaction (transactions occurring outside the U.S.)	1% of each U.S. Dollar
Undeliverable Mail (bad address)	$10 per month		
Legal Process (garnishments and IRS levies)	$15	ATM other than Co-Op and CULIANCE owned ATMs	$1 per use
Check Copy (from deposits)	$5	Replacement Plastic Card	$5
ACH Stop Payment	$20	Bill Pay Check Stop Payment	$25 each
Research (per hour, 1 hr minimum)	$15	**SAFE DEPOSIT BOX FEES**	
Visa Receipt Copy	$6	2 X 5 X 22	$30 annual
Coin Counting ($200 or more per day)	3%	3 X 5 X 22	$35 annual
Foreign Item	$5	5 X 5 X 22	$45 annual
Outgoing Collection Item	$25	3 X 10 X 22	$50 annual
Expedited Mail	$30	5 X 10 X 22	$65 annual
Expedited ACH Fee	$2	10 X 10 X 22	$110 annual
		Re-keying or Drilling of Box	Actual Cost
		Late Payment: (more than 45 days late)	$15

*Non-Sufficient Funds (NSF) fees are charged each time an item is presented against an insufficient available balance. The Payee (or Payee's financial institution) may re-present a previously returned item. Each presentment against an insufficient available balance will result in an NSF fee.

Truth-In-Savings Disclosure

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

Rate Information.

1. The Dividend Rate and Annual Percentage Yield on your accounts are set forth in the Rate & Fee Schedule.
2. 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.
3. For all dividend bearing accounts the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors.
4. For tiered rate accounts, the Dividend Rate and Annual Percentage Yield applicable to the account will be based on a balance rate set forth in the Rate & Fee Schedule.
5. Except for Vault Savings Accounts, once a balance range is met the Dividend Rate for that balance will apply to the entire balance. For Vault, the Dividend Rates apply to the funds within each tier.
6. Cultivate includes two bonus rate opportunities on balances of $1,000 or more. Bonus 1: Make deposits totaling at least $100 to your Cultivate account and earn 0.25% APY in addition to your standard rate for that month. Bonus 2: Log in to digital banking at least once, and make at least one deposit and one non-deposit transaction from your SELCO checking account and earn 0.25% APY in addition to your standard rate for that month. One or both bonuses can be earned in any given month.

Dividends, Compounding, and Crediting.

1. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
2. The Dividend Rate and Annual Percentage Yield shown in the Rate & Fee Schedule are the prospective rates the Credit Union anticipates paying for the dividend period.
3. Dividends will begin to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account.
4. For dividend bearing accounts, dividends will be calculated daily based on daily balance, and compounded and credited monthly.
5. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

Balance Information.

1. The minimum balance required to open each account is set forth in the Rate & Fee Schedule.
2. The minimum required balance to avoid a service fee or obtain the stated Annual Percentage Yield is set forth in the Rate & Fee Schedule.
3. On any day the minimum balance is not met, dividends will not be paid or a monthly service fee will be imposed, as applicable.

Account Limitations.

1. Pre-authorized electronic funds transfers, online bill payment, and bill payments from a Membership Savings account, Simple Savings account, Cultivate High-Yield Savings account, or Money Market account may be limited to a total of six in any calendar month.
2. Investor Plus Accounts are limited to a total of three withdrawals in any calendar month.

The rates appearing in this Schedule are accurate and effective for Savings and Checking Accounts as of the date in the Rate & Fee Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SELCO Community Credit Union

PO Box 7487, Springfield, OR 97475-0487
Toll Free: 800-445-4483