Checking and Savings | Rate and Fee Schedule

Effective Date: November 1, 2026

This Rate and Fee Schedule sets forth the current conditions, rates, fees, and charges applicable to your accounts at Red Canoe Credit Union. The Credit Union may offer other rates and fees to amend the rates and fees contained in this schedule from time to time. All rates are subject to change without notice. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement. Except as specifically described, the following disclosures apply to all accounts. Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union. * APY = Annual Percentage Yield.

Account	Minimum Balance *To Open and Earn APY**	Dividend Rate	APY*	Dividend *Compounded & Credited*	Dividend Period
Savings	$5.00	0.05%	0.05%	Monthly	Monthly
Holiday Club	$5.00	0.05%	0.05%	Monthly	Monthly
Money Market	$500	0.95%	0.95%	Monthly	Monthly
	$10,000	0.95%	0.95%	Monthly	Monthly
	$25,000	1.00%	1.00%	Monthly	Monthly
	$50,000	1.05%	1.05%	Monthly	Monthly
	$100,000	1.24%	1.25%	Monthly	Monthly
IRA Shares	$5	0.05%	0.05%	Monthly	Monthly
Premier Checking	$0	None			
Premier Plus Checking	$0	None			
Elevate Checking Qualifying Rate $0-$30,000	$0	4.41%	4.50%	Monthly	Monthly
Elevate Checking Non-Qualifying Rate & $30,000+	$0	0.05%	0.05%	Monthly	Monthly
Round Up Savings Only available with checking accounts	$0 - $1000	5.84%	6.00%	Monthly	Monthly
	$1,001 and up	0.05%	0.05%	Monthly	Monthly

TRUTH IN SAVINGS DISCLOSURE

Savings & Checking Accounts

1. Rate Information. APY=Annual Percentage Yield. The Dividend Rate and Annual Percentage Yield on your accounts are listed here. The Annual Percentage Yield is the percentage rate that reflects the total dividends to be paid on an account, based on the Dividend Rate and compounding frequency, over an annual period. The Dividend Rate may change daily as determined by the Board of Directors. The Annual Percentage Yield is accurate as of the last dividend declaration date. Round Up Savings and Money Market are tiered-rate accounts. The Dividend Rate for a tier applies only to the portion of the account balance within that tier. APY ranges vary by balance and are shown for each tier. Subsequent checking accounts do not pay dividends.

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 listed here are accurate as of the Effective Date. Please refer to our current Rate and Fee Schedule online for current Dividend Rates and Annual Percentage Yields.

3. Compounding and Crediting. Dividends will be compounded and credited monthly. The Dividend Period for all dividend-bearing accounts is listed above and runs from the first calendar day of the month to the last calendar day of the month. Fees could reduce earnings.

4. Accrual of Dividends. Dividends will begin to accrue on cash deposits on the business day the deposit is made to your account. Dividends will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account.

5. Balance Information. The minimum balance required to open each account is listed here. For Money Market Accounts, the minimum daily balance required to obtain the stated Annual Percentage Yield for the Dividend Period is listed here. Dividends are calculated using the daily balance method, which applies a daily periodic rate to the account's principal each day.

6. Account Limitations

Elevate Checking accounts are limited to one primary member account, regardless of the number of primary accounts you have. Holiday Club account ownership will be the same as the primary Savings Account.

7. Round Up Savings

PROGRAM PARTICIPATION - A checking account is required. Only one Round Up Savings account per checking account is permitted. The Round Up Savings

Account ownership will match the checking account ownership. Funds can be withdrawn from the Round Up Savings account, but no additional deposits are permitted other than the Round Up transfer amounts and earned dividends. Members can enroll/unenroll in the Round Up Savings account online, at a branch location, or by contacting the credit union at 1-800-562-5611. APY is subject to change at any time.
QUALIFYING TRANSACTIONS - Include debit card, online, recurring, and Point of Sale (POS) transactions. ATM transactions do not qualify. The total of all Round Up transfers will be posted in one transaction. Round-up transfers are calculated based on the post date of the qualified transaction. A Round Up will not occur if there are insufficient funds in the Checking account.

8. Premier and Premier Plus Checking

Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals. Subject to the terms and conditions detailed in the Guide to Benefits. Insurance products are NOT A DEPOSIT. NOT NCUA-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE CREDIT UNION. Billshark, identity and credit monitoring each require additional activation to begin. Excludes home loans, secured loans, credit cards, and lines of credit. Must maintain Premier or Premier Plus. Must maintain Premier Plus. $5/month waived with eStatement enrollment or if age 70 and over or 18 and under. APY = Annual Percentage Yield.

9. Elevate Checking

To earn the Elevate Checking qualifying dividend rate on balances up to and including $30,000, you must meet the following monthly requirements: twelve (12) debit card transactions of five ($5) or more, you must be enrolled in eStatements, and the account must be open at the time dividends are paid. The non-qualifying dividend rate will be paid on account balances over $30,000 and accounts that do not meet the required qualifications. Existing accounts converted to Elevate Checking may qualify for the qualifying dividend rate if all Elevate Checking requirements are met. Debit card transactions and any ATM fees must be posted to the account by the end of the business day on the last day of the month. Debit card returns or adjustments do not count toward the 12 debit card transactions. Only accounts that meet the Elevate Checking criteria are eligible for an ATM fee refund up to $25.

Account and Card Fees			
Alternate Mailing Address for Card (Debit/VISA/ATM)	$10/address	Courtesy Pay Overdraft[1]	$30/item
Pay by Card	$15/payment	Debit Courtesy Pay Overdraft[1]	$30/item
Checking Monthly Premier	$7/month	Non-Sufficient Funds (NSF) Returned Item (unpaid)	$0
Checking Monthly Premier Plus	$10/month	Research/Checkbook Balancing	$25/hr.
Checking Monthly Maintenance Fee	$5/month*	Rushed Card (Debit/VISA/ATM)	$45/card
Debit Charge Copy	$15/copy	Stop Payments	$25/check and ACH
Non-Network ATM Fee	$1.50/item		

*$5/month Elevate/Simply Smart fee waived with eStatement enrollment, or if age 70 and over or 18 and under.

Other Service Fees	
Check Image Copy	2 Free *(Additional $2.00 each)*
Coinstar Coin Redemption[2]	5% of amount
Inactive Account Status[3]	$10/month
Returned Mail Processing (Bad Address)	$5/month
Skip Loan Payment[4]	$25/payment
Statement Copy	3 Free *(Additional $3.00 each)*
Subpoena	$75
Tax/Levy Garnishment	$50
Third Party Cashier's Check	$2/item
Wire Transfer Domestic (outgoing)	$25/transfer
Wire Transfer International (outgoing)	$75/transfer

Safe Deposit Box Fees		
Annual Rental	3X5	$20/year
	5X5	$30/year
	3X10	$40/year
	5X10	$55/year
	10X10	$90/year
Drilling of Boxes	Actual Cost**	
Duplicate/Replace Key[5]	Cost varies between $5-30	

[1] **Per Item Fees.** Per-item fee applies each time Courtesy Pay or Debit Courtesy Pay is used to pay a presented item. There is a maximum charge of 4 Courtesy or Debit Courtesy Pay fees per day.

[2] **Coin Redemption.** No coin redemption fee for members under 18.

[3] **Inactive Account Fee**. An Inactive Fee is charged when you have not initiated any transactions or correspondence with the Credit Union in 12 months. Transactions include deposits and withdrawals from your account, certificate renewals, and transfers involving your account. Dividends, service charges, and fees do not qualify as transactions. Correspondence is defined as: Online Banking login, letters, phone calls, or address changes received by the Credit Union. A fee is charged on the 16th of each month while the account is inactive.

[4] **Skip Payments.** One skip payment is available per year, subject to eligibility requirements. See the credit union for details.

[5] **Safe Deposit Boxes**. If no key is present, box drilling fees apply. A $15 fee applies if you miss your box drilling appointment.

EQUAL HOUSING LENDER

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