

# Checking and Savings | Rate and Fee Schedule

Effective Date: February 1, 2026



This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your accounts at Red Canoe Credit Union at this time. 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 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 <i>To Open and Earn APY*</i>	Dividend Rate	APY*	Dividend <i>Compounded &amp; Credited</i>	Dividend Period
Savings	\$5.00	0.05%	0.05%	Monthly	Monthly
Holiday Club	\$5.00	0.05%	0.05%	Monthly	Monthly
Money Market	\$500	0.70%	0.70%	Monthly	Monthly
	\$10,000	0.70%	0.70%	Monthly	Monthly
	\$25,000	0.75%	0.75%	Monthly	Monthly
	\$50,000	0.80%	0.80%	Monthly	Monthly
	\$100,000	1.00%	1.00%	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	4.16%	4.25%	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 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. 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 will only apply to the portion of account balance within the tier. APY range will vary depending on balance and is 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 begins on the first calendar day of the month and ends on 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 you make the deposit 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 by the daily balance method, which applies a daily periodic rate to the principal in the account 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 be the same as the checking account ownership. Funds can be withdrawn from the Round Up Savings account, but no additional deposits other than the Round Up transfer amounts and earned dividends are allowed. Members can enroll/unenroll in the Round Up Savings account without restriction online, by visiting 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 purchases, recurring transactions, and Point of Sale (POS) transactions. ATM transactions do not qualify. The total of all Round Up transfers will post in one transaction. Round Up transfers are calculated based on the post date of the qualified transaction. A Round Up transfer 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 <sup>1</sup>	\$30/item
Pay by Card	\$15/payment	Debit Courtesy Pay Overdraft <sup>1</sup>	\$30/item
Checking Monthly Premier	\$7/month	Non-Sufficient Funds (NSF) Returned Item (unpaid)	\$0
Checking Monthly Premier Plus	\$10/month	Replacement Card (Debit/VISA/ATM)	\$5/card
Checking Monthly Maintenance Fee	\$5/month*	Research/Checkbook Balancing	\$25/hr
Debit Charge Copy	\$15/copy	Rushed Card (Debit/VISA/ATM)	\$45/card
Non-Network ATM Fee	\$1.50/item	Stop Payments	\$25/check and ACH

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

Other Service Fees		Safe Deposit Box Fees				
Canadian Check Processing	\$20.50/first items (additional \$5.50 each)	Annual Rental	3X5	\$20/year		
Check Image Copy	2 Free (Additional \$2.00 each)		5X5	\$30/year		
Coinstar Coin Redemption <sup>2</sup>	5% of amount		3X10	\$40/year		
Inactive Account Status <sup>3</sup>	\$10/month		5X10	\$55/year		
Returned Mail Processing (Bad Address)	\$5/month		10X10	\$90/year		
Skip Loan Payment <sup>4</sup>	\$25/payment	Drilling of Boxes	Actual Cost**			
Statement Copy	3 Free (Additional \$3.00 each)	Duplicate/Replace Key <sup>5</sup>	Cost varies between \$5-30			
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					

<sup>1</sup> **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.

<sup>2</sup> **Coin Redemption.** No coin redemption fee if a member is under age 18.

<sup>3</sup> **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 to, withdrawals from, certificate renewal of, or transfers involving your account. Dividends, service charges and fees do not qualify as transactions. Correspondence is defined as: Online Banking logins, letters, phone calls or address changes received by the Credit Union. Fee is charged monthly on the 16<sup>th</sup> of each month while account is in an inactive status.

<sup>4</sup> **Skip Payments.** One skip payment is available per year if you meet qualifications. See credit union for details.

<sup>5</sup> **Safe Deposit Boxes.** If no key is present, box drilling fees apply. A \$15 fee applies if you miss your box drilling appointment.

