



Effective January 1, 2019

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

Savings & Checking Accounts

Account	Min. Balance	Dividend Rate	APY*	Dividend <i>Compounded & Credited</i>	Dividend Period
Savings	\$5	0.20%	0.20%	Monthly	Monthly
Christmas Club <small>Auto-transfers annually</small>	\$5	0.20%	0.20%	Monthly	Monthly
Money Market <small>\$500-\$25,000</small>	\$500	0.35%	0.35%	Monthly	Monthly
Money Market <small>> \$25,000</small>	\$500	0.40%	0.40%	Monthly	Monthly
IRA Shares	\$5	0.20%	0.20%	Monthly	Monthly
Classic Checking	\$0	none	none	none	none
Simply Smart Checking	\$0	none	To earn .05% cashback rewards on debit purchases, you must: a) Have a minimum average daily balance of \$250. b) Be enrolled in eStatements.		

TRUTH IN SAVINGS DISCLOSURE:

Savings & Checking Accounts

- Rate Information.** 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.
- 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 rate sheet for current Dividend Rate and Annual Percentage Yield.
- 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.
- 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.
- 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.
- Transaction Limitations.** Applies only to Savings, Money Market and IRA Share Accounts: As required by Federal Reserve Regulation D, you may not make more than six withdrawals or transfers to or from your credit union account or to a third party by means of preauthorized or automatic transfer, overdraft protection, Online or Mobile Banking, telephone order or instructions during any statement period.
- Red Canoe Credit Union Simply Smart Checking Rewards**

PROGRAM PARTICIPATION – Participation in the Program is automatic for all eligible Red Canoe Credit Union Simply Smart Debit cardholders. To be eligible for the Program, you must have a Red Canoe Credit Union Simply Smart Checking account in good standing, be enrolled in e-Statements and maintain an average monthly balance of \$250. Eligibility is determined on a monthly basis, and we may, at any time, suspend your participation. Cash Back Rewards are issued per cardholder. You may opt out of participation in the program at any time by calling the Credit Union at (800) 562-5611 or sending a written request to Red Canoe Credit Union at P.O. Box 3020, Longview, WA. 98632. By opting out, all accumulated rewards will be forfeited.

CASH BACK REWARD – You may earn a cash back reward equal to .05% of net purchases (purchases less returns and other credits) made during a statement cycle in which you are eligible to participate in the Program. Cash back will accumulate from November 1 through October 31 of the following year. Cashback Rewards will be transferred to the primary Savings account associated to the account in mid-November. Cash back is not redeemable at any other time during the year and cannot be used to satisfy any obligations owed to us. Cash back will not be redeemed or disbursed if your Checking Account is closed or overdrawn, if any loan under your name is delinquent or charged-off, or if you or any member with which you are named on an account has been expelled from membership at Red Canoe Credit Union.

QUALIFYING TRANSACTIONS – Qualifying transactions are those in which you use your Red Canoe Credit Union Simply Smart Debit Card Cash to pay for purchases. Other transactions, such as ATM withdrawals, deposits, and transfers, are not qualifying transactions. We will determine, in our sole discretion, whether a particular transaction is a qualifying transaction and our | decisions are final.

Schedule of Fees

Checking/Savings/Money Market Fees		Card Fees	
Bill Payer	\$5.95/month	Debit Card Preauthorized Stop Payment	\$5/item
Non-Sufficient Funds (NSF) Overdraft Fee	\$30/item	Debit Charge Copy	\$13/item
Non-Sufficient Funds (NSF) Returned Item Fee	\$30/item	Alternate Mailing Address for ATM/Debit/Visa Card	\$10/item
Research/Checkbook Balancing Fee	\$15/hr	Replacement ATM Card	\$3.50/card
Return Deposited Item	\$15/item	Replacement Debit/Visa Card	\$5/card
Shared Branching/ATM/NSF Return Fee	\$15/item	Rushed ATM/Debit/Visa Card	\$45/card
Stop Payments	\$25/item		

* Bill Payer service is free with your Simply Smart checking account, provided you pay at least one bill per month.

Other Service Fees		Safe Deposit Box Rents		
Canadian Check Processing	\$20/first item <i>Additional \$3.00 each.</i>	Annual Rental*	3X5	\$20/year
Check Copy	2 Free <i>Additional \$1.00 each.</i>		5X5	\$30/year
Returned Mail (Bad Address) Processing Fee	\$5/month		3X10	\$40/year
Statement Copy Fee	3 Free <i>Additional \$2.00 each.</i>		5X10	\$55/year
Subpoena	\$15/item <i>Additional .25/page</i>		10X10	\$90/year
Tax/Levy Garnishment	\$20/item	Drilling of Boxes	Cost varies between \$150-250	
Third Party Corporate/Cashier's Check	1 Free/month <i>Additional \$2/item</i>	Replace Lost Key	Cost varies between \$5-30	
Wire Transfer Fee (outgoing) Domestic	\$25/transfer	<i>* All safe deposit boxes are 22" in length.</i>		
Wire Transfer Fee (outgoing) International	\$75/transfer			
Pay by Card	\$4.95/payment			
Skip Loan Payment	\$25/payment			