

Rates & Service Charges



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Rates for Savings, Checking and Term Share Accounts

EFFECTIVE DATE: 5-APRIL-2024

The rates, fees and terms applicable to your account at Blue Federal Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Membership Savings	0.01%/0.01%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$25.00	Daily Balance	—
Vista High Yield Savings	8.88%/9.25%(Prime+1.00%)	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Accelerated Savings	\$0.00 to \$1,000.00 4.89%/5.00% \$1,000.01 to \$5,000.00 1.00%/5.00%-1.80% \$5,000.01 to \$10,000.00 0.50%/1.80%-1.15% \$10,000.01 to \$50,000.00 0.25%/1.15%-0.43% \$50,000.01 or greater 0.15%/0.43%-0.15%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Sky High Savings	0.30%/0.30%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Christmas Club Savings	\$25.00 to \$5,000.00 1.24%/1.25% \$5,000.01 or greater 0.01%/1.25%-0.01%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$25.00	Daily Balance	—
Health Savings	0.01%/0.01%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$25.00	Daily Balance	—
IRA Savings	0.05%/0.05%	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
Basic Checking	0.00%/0.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Premium Checking	\$0.00 to \$15,000.00 0.49%/0.50% \$15,000.01 or greater 0.01%/0.01%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.

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Elite Checking	\$0.00 to \$15,000.00 1.98%/2.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
	\$15,000.01 or greater 0.01%/0.01%								
uAccount Checking	0.00%/0.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — 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. For Membership Savings, Vista High Yield Savings, Christmas Club Savings, Health Savings, and IRA Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Accelerated Savings, Sky High Savings, Basic Checking, Premium Checking, Elite Checking, and uAccount Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Accelerated Savings, Christmas Club Savings, Premium Checking, and Elite Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Accelerated Savings, Christmas Club Savings, Premium Checking, and Elite Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends

are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Membership Savings, Christmas Club Savings, Health Savings and IRA Savings there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

6. ACCOUNT LIMITATIONS — For Vista High Yield Savings, Premium Checking, Elite Checking and Accelerated Savings accounts, you are limited to one account per primary social security number. For Vista High Yield Savings accounts, the source of deposits must be dividends earned from qualified dividend bearing accounts. For Membership Savings, Sky High Savings, Christmas Club Savings, Health Savings, IRA Savings, Basic Checking and uAccount Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or

transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate schedule of fees and charges for a listing of fees and charges applicable to your account(s).

EFFECTIVE DATE: 5-APRIL-2024

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RATE SCHEDULE

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Term Share									
6 Month	3.93%/4.00%	Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	3.93%/4.00%								
24 Month	3.45%/3.50%								
36 Month	2.96%/3.00%								
48 Month	2.86%/2.90%								
60 Month	2.81%/2.85%								
<input type="checkbox"/> Bump Up Term Share									
36 Month	2.47%/2.50%	Variable Rate - Member has discretion	\$1,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
60 Month	2.47%/2.50%								
<input type="checkbox"/> Expandable Term Share									
30 Month	3.20%/3.25%	Fixed Rate	\$1,000.00	Monthly	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic

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Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — 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. For Term Share and Expandable Term Share accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Bump Up Term Share account(s), you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened,

you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Bump Up Term Share accounts, the amount of the early withdrawal penalty for your account is 240 days' dividends. For Expandable Term Share accounts, the amount of the early withdrawal penalty for your account is 180 days' dividends. For Term Share accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 Months or less 90 days' dividends

Terms of 24 Months 180 days' dividends

Terms of 36-60 Months 360 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

Service Charges

Effective April 5, 2024

General

Account Research Reconciliation.....	\$20.00/hour <i>1-hour minimum</i>
Administration Charge on Escheat Accounts.....	\$50.00
Bad Address.....	\$10.00/month
Collection Item.....	\$20.00
Copy of a Check.....	\$2.00
Deposited Item Return.....	\$15.00/item
Deposited Item Return (same payer & payee).....	\$30.00/item
Non-Network ATM (non-Blue or non-CO-OP ATM's).....	\$1.50
Foreign Currency Buy.....	\$14.50
Foreign Currency Sell.....	\$25.00
Foreign Drafts.....	\$10.00
Garnishment/Levy.....	\$75.00
Inactive Account*.....	\$25.00/month
Incoming Wire.....	\$5.00 <i>Incoming Wires Free for Prime-Time Accounts</i>
International Wire.....	\$60.00
IRA/HSA Transfer.....	\$25.00
Monthly Mailed Statement.....	\$5.00 <i>Mailed Statements Free for Rewards for Prime-Time Accounts</i>
Non-Member-On-U's (>\$100).....	\$5.00
Official Check.....	\$3.00 <i>Official Checks Free for Prime-Time and Minor Accounts</i>
Outgoing Domestic Wire.....	\$30.00 <i>Outgoing Domestic Wires Free for Prime-Time Accounts</i>
Statement copy.....	\$3.00

Checking Accounts

NOVA Perks™ Checking Monthly Fees:

Basic Checking.....	\$0.00
Inactive Checking***.....	\$8.00
Premium Checking.....	\$7.00
Elite Checking.....	\$9.00
ACH Origination (Outgoing).....	\$25.00
Courtesy Pay (Check/ACH/Debit)****.....	\$30.00
Non-Sufficient Funds (NSF)**.....	\$35.00
Stop Payment (Check/ACH/E-Payment/Bill Pay).....	\$30.00
Temporary Checks.....	\$2.00/page

Bill Pay

Check Copy Mailed to Merchant.....	\$7.00
Check Copy Mailed/Faxed to Subscriber/Bank.....	\$5.00
Expedited Online Bill Pay.....	\$9.75
Overnight Check Delivery.....	\$14.95
Research (Items over 8 months old).....	\$25.00
Returned Check Due to Subscriber Error.....	\$5.00
Second Day Check Delivery.....	\$9.95

Second Day Electronic Delivery.....	\$4.95
Special Report Charge.....	\$25.00
Loan Payment using E-check (ACH) by IVR channel.....	\$10.00
New, auto-reoccurring payments set up.....	\$0.50/payment
Loan Payment using E-check (ACH) by non IVR channels... ..	\$12.50
New, auto-reoccurring payments set up.....	\$0.50/payment

MasterCard Credit/Debit Card

Card Replacement (Rush).....	\$35.00
NSF on a Payment to Your Credit Card Balance.....	\$25.00
International Card Transaction.....	1% of Transaction
Cash Adv. & Bal. Transfer.....	3% of Transaction (min service charge of \$5.00)
PIN Request (Rush).....	\$35.00
Replacement/Additional Cards.....	\$7.00

Miscellaneous Loan Payment Charges

Non-Real Estate Loan Modification.....	\$100.00
Duplicate Lien Release.....	\$25.00
First Mortgage Modification.....	0.5% of Loan Balance
Holiday Loan Application.....	\$75.00
Late Payment (All Loans and Credit Cards).....	\$25.00
Loan Extension.....	\$45.00
Loan Subordination.....	\$100.00
Secured Consumer Loan Origination.....	\$100.00
Smart Loan Application.....	\$20.00

Safe Deposit Box Charges

3x5x21.....	\$35.00
3x10x21.....	\$45.00
5x10x21.....	\$65.00
10x10x21.....	\$95.00

* Cumulative balance of less than \$2,000 and no account transactions for a minimum of six (6) months.

** An NSF service charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate charge.

*** An Inactive Checking service charge will only be applied to the NOVA Basic-level share type should the share be flagged as inactive. The criteria for an active checking share meets one or both of the following criteria: The member completes one (1) transaction per month OR the member maintains a balance of at least \$100 in their Basic-level checking share. NOVA Premium and Elite-level share types are exempt from this service charge.

**** Courtesy Pay charges will not exceed five (5) per day.

Service Charges are subject to change.