



Saving Rates and Fee Schedule set forth current conditions, rates, fees and charges applicable to your savings and checking accounts at Opportunities Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. 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. Rates are variable and subject to change without notice. Fees may reduce earnings.

Product Effective Date: 9/16/2019	Special Features	Dividend Rate	Annual Percentage Yield	Minimum Balance Required	Minimum Balance to Earn Interest	Monthly Service Charge
Regular Member Base Share, Regular Savings and "Power Savings"	<ul style="list-style-type: none"> • A \$5 minimum share balance is required as a member of the Credit Union. • A savings accounts with a low minimum balance that pays interest. • Limits may apply on the number of monthly transactions allowed. 	.10%	.10%	\$25	\$25	n/a

E-Checking Account with WOW feature	<ul style="list-style-type: none"> Higher interest rate checking account that allows you to access your funds electronically. Low minimum balance requirement with increased rates for higher balances. Designed to save you time and money on checks and stamps-features free: <ul style="list-style-type: none"> Electronic statements Online banking/bill payment Control of your debit card through your phone or other device. Remote Check Capture- allows you to snap a picture and deposit checks without coming in to the branch. Direct Deposit of incoming funds saves a trip. Electronic Funds Transfers can automate your savings, make payments and save you time and late fees. 	<p>APY ** for Accounts Qualifying for WOW Rates</p> <table border="0"> <tr> <td>APY for Accounts not Qualifying for WOW Rates</td> <td></td> <td></td> </tr> <tr> <td>Balance</td> <td></td> <td></td> </tr> <tr> <td>.0%</td> <td>0%</td> <td>\$0 to \$199</td> </tr> <tr> <td>1.48%</td> <td>0%</td> <td>\$200 to \$10,000</td> </tr> <tr> <td>.10%</td> <td>0%</td> <td>Balance Amount over \$10,000</td> </tr> </table> <p>**WOW- Requirements to earn interest:</p> <p>*Make at least 5 signature based debit card transactions monthly. **Make at least one direct deposit per month. ***Meet balance requirements. Dividends compounds and credits monthly</p> <p>\$avvy \$eniors Requirements to earn interest:</p> <p>*Make at least 5 signature based debit card transactions monthly. **Make at least one direct deposit. ***Meet balance requirements. ****Savvy Seniors also receive up to 5 free Money Orders per month. Dividends compounds and credits monthly</p>	APY for Accounts not Qualifying for WOW Rates			Balance			.0%	0%	\$0 to \$199	1.48%	0%	\$200 to \$10,000	.10%	0%	Balance Amount over \$10,000	<p>Up to 1.50%</p>	<p>\$50</p>	<p>\$200</p>	<p>n/a</p>							
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Simple Checking	<ul style="list-style-type: none"> A basic no frills checking account that allows you to write checks and manage payments and transfers. 	<p>.0%</p>	<p>.0%</p>	<p>\$50</p>	<p>n/a</p>	<p>\$3.00 paper statement fee</p>																						
Money Market Account	<ul style="list-style-type: none"> A higher interest rate savings with rewards as your balance grows. This account has limits on the number of monthly transactions and is designed for savers who may need to access their funds periodically but want to make the most on their money. 	<table border="0"> <tr> <td></td> <td>Balance</td> </tr> <tr> <td>.00%</td> <td>\$.00 to \$500</td> </tr> <tr> <td>.15%</td> <td>\$500 to \$9,999</td> </tr> <tr> <td>.25%</td> <td>\$10,000 to \$50,000</td> </tr> <tr> <td>.40%</td> <td>\$50,000 to \$99,999</td> </tr> <tr> <td>.50%</td> <td>\$100,000 and over</td> </tr> </table>		Balance	.00%	\$.00 to \$500	.15%	\$500 to \$9,999	.25%	\$10,000 to \$50,000	.40%	\$50,000 to \$99,999	.50%	\$100,000 and over	<table border="0"> <tr> <td>APY</td> <td>Balance</td> </tr> <tr> <td>.15%</td> <td>\$500 to \$9,999</td> </tr> <tr> <td>.25%</td> <td>\$10,000 to \$50,000</td> </tr> <tr> <td>.401%</td> <td>\$50,000 to \$99,999</td> </tr> <tr> <td>.501%</td> <td>\$100,000 and over</td> </tr> </table>	APY	Balance	.15%	\$500 to \$9,999	.25%	\$10,000 to \$50,000	.401%	\$50,000 to \$99,999	.501%	\$100,000 and over	<p>\$500</p>	<p>\$500</p>	<p>n/a</p>
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“No Interest” Savings	<ul style="list-style-type: none"> Savings for members who do not wish to receive interest on their accounts. Limits may apply on the number of monthly transactions allowed. 	0%	0%	\$25	n/a	n/a
Super Duper Kid’s Savings Account	<ul style="list-style-type: none"> Savings for kids under 18 years of age. Special rewards for regular savers. 	.25%		25	\$25	n/a
Certificates and IRAs	<ul style="list-style-type: none"> 12 Month Member-Add to 18 Month Member 2 Year Member 3 Year Member 4 Year Member 5 Year Member 	1.50% 1.50% 1.59% 1.79% 1.99% 2.19%	1.51% 1.51%% 1.60% 1.802% 2.005% 2.208%	\$100 \$500 \$500 \$500 \$500	\$100 \$500 \$500 \$500 \$500	n/a n/a n/a n/a n/a
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1. APY is based on monthly interest compounding for Regular Member Savings, E-Checking Account and Savvy Senior Checking Account. Quarterly interest compounding applies to all Certificates of Deposit Accounts and assumes interest remains in the account until closed.
2. Penalties may apply for early withdrawal of Certificate of Deposit Accounts. These accounts will automatically renew at maturity unless funds are withdrawn or a written notice is received within the 10 day grace period.
3. Rates may change without notice

Fee Schedule

Account Fees		Electronic Banking	
Abandoned Account Fee (Accounts with no current address and no activity for 24 months.)	\$150	ATM Out of Network Transaction Fee	\$1.75
Bank Check Fee	\$5	Debit Card Replacement Fee-Damaged Card	\$20
Check Cashing Fee-Non Member	\$40	Debit Card/Lost or Stolen Fee includes replacement card.	\$25
Copies (including copies related to research-per page)	\$1	Debit Card Rush/Overnight	\$40
Copy- Corporate/Bank Check	\$20	Debit Card-PIN based Transactions (10 Free per month)- Select "Credit" or "Signature Based" transactions to avoid these fees.	\$1.75 starting with /11th transaction
Copy- Member Check (per item)	\$5		
Copy -Money Order	\$20	E-Mortgage, Loan and Deposit Statements	FREE
Copy-Account Statement	\$6	E-Bill Payments	FREE
Counter Checks (per check)	\$1	Electronic Funds Transfer-Member to Member transfers between an account at OCU and another Credit Union affiliated with Tricorp FCU.	FREE
Early Account Closure-Closed Share within 180 Days of Opening	\$20	E-Banking-account history, transfers, payments and money management.	FREE
Fax Service Fee	\$1/per page	Electronic Check Deposit from SMART device-Remote Check Capture	FREE
Inactive Account Fee (Per month-after 12 months)	\$5	Wire-Outgoing International Per Wire	\$45
IRS levy	\$100	Wire-Outgoing Domestic Per Wire	\$30
Money Market Account Excessive withdrawals (6 free per month)	\$5 per withdrawal beginning w/ 7th.	Wire-Incoming Per Wire	\$15
Money Order fee	\$2	Instructions for Electronic Funds Transfers:	
Non-Sufficient funds covered by overdraft protection transfer (per Transaction Fee)	\$3.50	Opportunities Credit Union 25 Winooski Falls Way, Ste. 203 Winooski, VT 05404 1-800-865-8328	
Non-Sufficient funds returned/or paid (per item)	\$35	OCU's Routing and Transit #011692588	
Notary Fee (Non Members)	\$15		
One time ACH Transfer Fee -(manual per item)	\$30		

Paper Statement Fee (Per statement for deposit or loan accounts.)	\$3
Research Fee	\$25/per hour (Minimum 1 hr.)
Returned Mail Processing (per item)	\$6
Scheduled Bill Payment-(manual per item)	\$3.50
Stop Payment Fee- (per item)	\$25
Stop Payment Fee-Money Order	\$35
Teller Phone Transfer Fee	\$5