

SAVINGS ACCOUNTS					
	Balance	Interest Rate	Annual Percentage Yield	Minimum Balance	Monthly Service Fee if Below Minimum Balance
<b>Member Savings</b>	\$0 - \$1,000	3.45%	3.50%	\$5.00	No Monthly Fee
	\$1000.01 and higher	0.10%	0.10%		No Monthly Fee
<b>Secondary Savings</b>	\$0.00 and higher	0.10%	0.10%		No Monthly Fee
<b>OnPoint Savers® Account<sup>1</sup></b>	\$5.00 - \$500	4.89%	5.00%	\$5.00	No Monthly Fee
	\$500.01 and higher	0.10%	0.10%		
<b>OnPoint Loyalty Savings Account<sup>2</sup></b>	\$0 - \$49,999.99	0.35%	0.35%		
	\$50,000 - \$99,999.99	0.35%	0.35%		
	\$100,000.00 - \$249,999.99	0.35%	0.35%	\$0.00	No Monthly Fee
	\$250,000.00+	0.35%	0.35%		
<b>OnPoint Premium Savings Account<sup>2,3</sup></b>	\$0 - \$100,000	3.45%	3.50%		
	\$100,000.01 and higher	1.99%	2.00%	\$0.00	No Monthly Fee
<b>FlexSmart Money Market Account</b>	\$0.00 and higher	0.15%	0.15%	\$0.00	No Monthly Fee
<b>IRA Savings</b>	\$0.00 and higher	0.15%	0.15%	\$0.00	No Monthly Fee
<b>Money Market IRA</b>	\$0.00 and higher	0.20%	0.20%	\$0.00	No Monthly Fee
CHECKING ACCOUNTS					
	Balance	Interest Rate	Annual Percentage Yield	Minimum Average Monthly Balance	Periodic Fee
<b>HSA Checking</b>	\$0 - \$24,999.99	0.05%	0.05%	\$0.00	\$25 annual fee <sup>4</sup>
	\$25,000 and higher	0.05%	0.05%		
<b>Minimum Opening Deposit</b>			<b>Additional Information and Requirements</b>		
<b>OnPoint Checking</b>	\$50.00		No minimum balance requirement. No monthly fee.		

1. Account must be established for member age 17 or younger by parent or guardian with a minimum \$25 deposit. When primary attains the age of 18, account will be converted to a Member Savings Account, earning that account's published APY at the time.

2. Must qualify for OnPoint Rewards. Please see an OnPoint representative or visit onpointcu.com for more information.

3. OnPoint Premium Savings account is a sweep account. We may move balances up to the maximum insured deposit amount (\$250,000) to NCUA or FDIC insured deposit accounts held at participating Receiving Financial Institutions. Must qualify for OnPoint Rewards, have an OnPoint Loyalty Savings account, and opt-in through OnPoint Online Banking. Additional terms and conditions apply. Please see an OnPoint representative or visit onpointcu.com for more information.

4. \$25 annual fee assessed each year on October 15.

**All interest is compounded and credited monthly.** The Deposit Rate Sheets set forth current conditions, rates fees and charges applicable to your Savings, Checking, IRA, and Certificate of Deposit Accounts at OnPoint Community 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 a part of the Membership and Account Agreement.



## TRUTH-IN-SAVINGS DISCLOSURES

*Except as specifically described, the following disclosures apply to all deposit accounts:*

**1. Rate Information.** The interest/dividend rate and Annual Percentage Yield (“APY”) on your accounts are set forth on the Deposit Rate Sheet and the Certificate of Deposit (“CD”) Rate Sheet (the Deposit Rate Sheets). For all deposit accounts (except Certificates of Deposit), the interest rate and APY may change at *any time* as determined by OnPoint Community Credit Union (“OnPoint”). For Loyalty Savings, Premium Savings, OnPoint Savers, HSA Checking, Money Market Individual Retirement Account (“IRA”), and FlexSmart Money Market accounts, the interest rate and APY are tiered as set forth on the Deposit Rate Sheet. Earnings (whether designated as dividends or interest) may be, for income-tax purposes, reported to the IRS in the tax responsible party’s name and Tax Identification Number, in accordance with IRS rules. For Certificate of Deposit accounts, the APY is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**a. Booster Rate Certificate of Deposit.** You may elect to adjust your rate based on the rate currently offered for this account, once during the original term of the Certificate of Deposit. Booster rate feature excludes promotional rate offers.

**b.** Products, services, and accounts that were once available to members, which remain in use, but are no longer offered, are not included in this disclosure. Applicable dividend rates, associated APYs, and related fees and charges will be disclosed in the periodic statement for the specific account.

**2. Compounding and Crediting.** Interest will be compounded and credited as set forth on the Deposit Rate Sheet.

**3. Accrual of Interest.** Interest will begin to accrue on non-cash deposits (e.g., checks) on the business day you make the deposit to your account. For any Certificate of Deposit account, you may elect at account opening to have accrued interest transferred to another account of yours at OnPoint. For Certificate of Deposit accounts, this transfer election and the APY for your account will be shown on your Certificate of Deposit receipt.

**4. Balance Information.** The minimum balance required to open each account is set forth on the Certificate of Deposit and Deposit Rate Sheets. For all accounts, interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.

## 5. Certificate of Deposit Account Features

**a. Account Limitations.** After your standard Certificate of Deposit is opened, you may make additional deposits only if it is for a term of 3, 6, 12, 18, or 24 months. Subsequent deposits must be for a minimum of \$100.00 each. Subsequent deposits on IRA Certificates of Deposit are unlimited. Subsequent deposits are not allowed on promotional offerings unless otherwise stated. Earnings credited to this account may be withdrawn without penalty at any time during the term in which earned. You may elect to have earnings credited or transferred to another account of yours at OnPoint. If the Certificate of Deposit falls below the minimum required balance, the Certificate of Deposit will be closed, and the remaining funds will be transferred to your primary savings account. Promotional Certificates of Deposit may require different Terms and Conditions, as set forth on the [Certificate of Deposit Rate Sheet](#).

**b. Maturity.** Your Certificate of Deposit will mature within the term set forth above or the maturity date set forth on your Certificate of Deposit Receipt or Renewal Notice.

**c. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Certificate of Deposit account before the maturity date. For an Annual Withdrawal Certificate of Deposit, we may impose a penalty if you withdraw any of the principal of your Account within the first year or if you make an annual withdrawal after the first-year anniversary in excess of 20% of the original principal balance.

**(1) Amount of Penalty.** The amount of the early withdrawal penalty is based on the following penalty schedule:

- a. 3–14-month Certificates of Deposit: 90 days of interest
- b. 15–24-month Certificates of Deposit: 180 days of interest
- c. 25–60-month Certificates of Deposit: 270 days of interest.

**(2) How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the nominal interest rate on the account. It applies whether or not the interest has been earned.

**(3) 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 IRA and any portion is paid within seven (7) days after establishment; provided that the depositor forfeits an amount equal to at least the simple interest earned in the amount withdrawn; or where the

account is an IRA and the account owner dies, becomes disabled, or the IRA owner has attained the age of 59 ½ and is taking a normal distribution.

**d. Renewal Policy.** Certificates of Deposit are automatically renewable accounts. You have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Certificate of Deposit accounts, with the exception of IRA Certificates of Deposit, you may elect to have a non-renewing account in which your account balance will be transferred to another account of yours at OnPoint.

- (1) 3, 6, 12, 18, 24, 36, 48, and 60-month Standard terms. Your account will automatically renew for the same term at the rate in effect upon maturity if such term is currently offered.
  - (2) Promotional CDs are offered from time to time. When promotional CDs mature, they will renew at the closest standard term (see section 5.d.(1), above). If the term of a promotional CD falls in the middle of two Standard terms, it will renew at the longer term.
- e. Non-transferable/Non-negotiable.** 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 to OnPoint.

The rates and fees appearing on the Deposit Rate Sheet, Certificate of Deposit Rate Sheet, and the Fee Schedule are accurate and effective for Member Savings, OnPoint Savers, Premium Savings, Loyalty Savings, IRA Savings, Money Market IRA, FlexSmart Money Market, Checking, HSA Checking, and Certificate of Deposit accounts as of the date indicated. See Membership & Account Agreement for complete account disclosure. If you have any questions or require current rate information on your accounts, please call OnPoint.