

DEPOSIT RATES

Share/Savings

Type	Dividend Rate	APY
Regular Share	0.05%	0.05%
Special Purpose Share	0.05%	0.05%

HSA

Type	Dividend Rate	APY
Health Savings Account	0.995%	1.00%
Health Checking Account	0.995%	1.00%

IRA Share/Savings

Type	Dividend Rate	APY
\$500 minimum average daily balance	0.499%	0.50%
Below \$500 average daily balance	0.050%	0.05%

Signature Checking Account

Type	Dividend Rate	APY ¹
Balance up to \$10,000	1.98%	2.00%
Balance above \$10,000	0.05%	0.05%
If requirements are not met	0.05%	0.05%

Money Market

Type	Dividend Rate	APY ²
With \$500 minimum average daily balance	0.499%	0.50%
With qualifying Signature Checking and \$500 minimum average daily balance	0.747%	0.75%
With qualifying Signature Checking and \$50,000 minimum average daily balance	0.995%	1.00%
Below \$500 average daily balance	0.050%	0.05%

Investor Money Market³

Type	Dividend Rate	APY
\$5,000 minimum average daily balance	0.747%	0.75%
Below \$5,000 average daily balance	0.050%	0.05%

Certificates/IRA Certificates (\$500 Minimum Balance)⁴

Term	Dividend Rate	APY
60 months	1.242%	1.25%
48 months	1.143%	1.15%
36 Months	1.143%	1.15%
24 Months	0.995%	1.00%
12 Months	0.747%	0.75%

FEE SCHEDULE

Description	Amount
Abandoned Property/Dormancy Processing Fee	\$25.00
Account Research/Statement Reconciliation	\$20.00/Hour
ATM/Debit/Credit Card Replacement	\$10.00/Card
Check Cashing Fee - Non-Members	\$15.00/Each
External Transfer: Incoming & Outgoing (<\$2,500) – std	FREE
Outgoing (over \$2,500) – std delivery	\$3.00/Each
Incoming & Outgoing – Next business day	\$5.00/Each
Holiday Share Early Withdrawal (Feb. 1 - Oct. 14)	\$5.00/Each
Inactivity Fee (after 12 months without activity)	\$20.00/month
Levy/Garnishment Processing	\$75.00
Loan Payment Using Debit Card (through Online Banking)	\$7.00/Each
Money Orders	\$2.00/Each
Non-CoOp ATM fee	\$1.00/Each
Non-Sufficient Funds (NSF)/Electronic Transaction; Returned Deposit/Payment; Overdraft Tolerance**	\$32.00
Official/Cashier's Check: Members	\$2.00/Each
Non-Members	\$15.00/Each
Overdraft Transfer	FREE
Reg D Courtesy Inclearing	\$20.00/Item
Paper Statement Fee	\$3.00/Month
Re-open Membership	FREE
Returned Dep./Payment (3rd Party NSF)	\$32.00
Pay by Phone (non SFCU) Fee	\$10.00
Returned Mail Fee	FREE
Stop Payment	\$32.00
Wire Transfers: Incoming Domestic	\$10.00
Wire Transfers: Outgoing Domestic	\$15.00

**Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

Rates and fees current as of April 1, 2020.

¹To earn the disclosed APY on up to \$10,000, during the calendar month your signature checking account must receive at least \$1,000 in aggregate direct deposits, you must make at least \$500 in aggregate point-of-sale or online purchases using your Sharonview signature checking debit card, and you must maintain active online banking by logging into your online or mobile banking account at least once each month. If your account does not meet these transaction requirements for the month, the entire account balance will earn 0.05% APY for that month. Additionally, balances in excess of \$10,000 will earn 0.05% APY. The dividend period, and qualifying activity period, begins on the first calendar day of each month and ends on the last calendar day of each month. Terms and conditions are subject to change at any time.

²To earn the disclosed APYs, each calendar month your Signature Money Market account average daily balance must meet the stated minimums, and you must maintain a Signature Checking account that meets all of the transaction requirements as set forth in this schedule. If your Signature Checking account does not meet these transaction requirements for the month, the entire Signature Money Market account balance will earn the regular money market rate for that month. If your Signature Money Market average daily balance falls below the minimum balance of \$500, the regular share rate will be paid. The dividend period, and qualifying Signature Checking activity period, begins on the first calendar day of each month and ends on the last calendar day of each month. Terms and conditions are subject to change at any time.

³Minimum balance of \$5,000 required and relationship with Sharonview Financial Services. Regular share rate paid on balances less than \$5000.

⁴Minimum balance of \$500 required. Penalties may be imposed for early withdrawal as follows: certificate terms of one year or less will forfeit 90 days dividends; terms greater than one year up to five years forfeit 180 days dividends; terms greater than five years forfeit 365 days dividends. The penalty will, if necessary, be taken from the principal amount of the deposit.

Rates are subject to change at any time without notice. APY = Annual Percentage Yield. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the Period. The average daily balance is calculated by adding the balance in your account for each day of the Period and dividing that figure by the number of days in the Period. For all accounts, the dividend period begins on the first calendar day of the month and ends on the last calendar day of the month; dividends are compounded daily and credited monthly. For Certificates, the APY assumes dividends remain in the account until maturity; a withdrawal will reduce earnings. Certificates will automatically renew at maturity after a grace period of 5 calendar days. Share/Savings, Checking and Money Market Accounts rates may change at any time after the account is opened, based on the determination of the Credit Union's Board of Directors. 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 APY set forth in this schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. Dividends will not be paid if an account is closed before accrued dividends are credited. Fees may reduce earnings. Share/Savings and Money Market Accounts are limited to six electronic or check withdrawals each month. The par value of a regular share in this credit union is \$5. Refer to your Membership Agreement and Disclosures for complete terms and conditions. Insured by NCUA.