

## Share/Savings

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

## IRA Share/Savings

| Balance                             | Dividend Rate | APY   |
|-------------------------------------|---------------|-------|
| \$500 minimum average daily balance | 0.150%        | 0.15% |
| Below \$500 average daily balance   | 0.050%        | 0.05% |

## High-Yield Checking Account<sup>1</sup>

| Balance                     | Dividend Rate | APY           |
|-----------------------------|---------------|---------------|
| Balance up to \$10,000      | 1.98%         | 2.00%         |
| Balance above \$10,000      | 0.05%         | 2.00% - 0.07% |
| If requirements are not met | 0.05%         | 0.05%         |

## HSA

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

## Money Market<sup>2</sup>

| Balance                                                                                     | Dividend Rate | APY   |
|---------------------------------------------------------------------------------------------|---------------|-------|
| With \$500 minimum average daily balance                                                    | 0.150%        | 0.15% |
| With qualifying High-Yield Checking and \$500 minimum average daily balance, up to \$49,999 | 0.399%        | 0.40% |
| With qualifying High-Yield Checking and \$50,000 minimum average daily balance              | 0.648%        | 0.65% |
| Below \$500 average daily balance                                                           | 0.050%        | 0.05% |

## Jumbo Money Market<sup>4</sup>

| Balance                                     | Dividend Rate | APY   |
|---------------------------------------------|---------------|-------|
| \$250,000 minimum average daily balance     | 3.198%        | 3.25% |
| \$100,000 - \$249,999 average daily balance | 2.713%        | 2.75% |
| \$500 - \$99,999 average daily balance      | 0.15%         | 0.15% |
| Under \$500 average daily balance           | 0.05%         | 0.05% |

## Certificates/IRA Certificates (\$500 Minimum Balance)<sup>3</sup>

| Term      | Dividend Rate | APY   |
|-----------|---------------|-------|
| 12 Months | 3.344%        | 3.40% |
| 24 Months | 3.344%        | 3.40% |
| 36 Months | 2.225%        | 2.25% |
| 48 Months | 2.956%        | 3.00% |
| 60 Months | 3.053%        | 3.10% |

## Investor Money Market<sup>6</sup>

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

## High-Yield Savings Account<sup>5</sup>

| Balance                                                           | Dividend Rate | APY           |
|-------------------------------------------------------------------|---------------|---------------|
| Average Daily Balance below \$100, or if requirements are not met | 0.05%         | 0.05%         |
| Average Daily Balance between \$100 - \$100,000                   | 3.150%        | 3.20%         |
| Average Daily balance above \$100,000                             | 0.05%         | 3.20% - 0.36% |

<sup>1</sup>To earn the disclosed APY on balances up to \$10,000 and avoid a maintenance fee, during the calendar month your High-Yield Checking account must receive at least \$1,000 in aggregate direct deposits, you must make at least 10 point-of-sale or online purchases using your Sharonview High-Yield Checking debit card, and you must maintain active online banking by logging into your online or mobile banking account at least once each month. For debit card purchases, the transaction must post to the account during the qualifying activity period.

<sup>2</sup>To earn the disclosed APYs, each calendar month your Money Market account average daily balance must meet the stated minimums, and you must maintain a High-Yield Checking account that meets all the transaction requirements as set forth in this schedule.

<sup>3</sup>Minimum 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.

<sup>4</sup>\$500 minimum deposit to open account.

<sup>5</sup>To earn the promoted Annual Percentage Yield on average daily balances up to \$100,000, during each calendar month your high yield savings account must maintain an average daily balance of \$100.00 and receive at least \$100.00 in aggregate ACH deposits. \$100 minimum deposit required to open account. This account does not permit Debit or ATM Card access.

<sup>6</sup>Minimum balance of \$5,000 required and relationship with Sharonview Financial Services.

<sup>7</sup>The SpendingPlus Checking Account Maintenance Fee will be waived for each calendar month in which you: receive at least \$1,000 in aggregate direct deposits into the account; make at least 10 point-of-sale or online purchases which post to your account during the calendar month using your Sharonview SpendingPlus Checking debit card; and you maintain active online banking by logging into your online or mobile banking account at least once each month. For debit card purchases, the transaction must post to the account during the qualifying activity period.

\$5 minimum initial deposit required to open all Savings accounts, except High Yield Savings which requires a \$100 minimum initial deposit. \$25 minimum initial deposit required to open all Checking and Money Market accounts, except Jumbo Money Market which requires a \$500 minimum initial deposit.

Rates, terms and conditions are subject to change at any time without notice. APY = Annual Percentage Yield. For 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 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 and qualifying activity 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, dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. 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 business days. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Dividends will not be paid if an account is closed before accrued dividends are credited. Fees may reduce earnings. 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.

|                                                                                                                     |                    |
|---------------------------------------------------------------------------------------------------------------------|--------------------|
| Abandoned Property/Dormancy Processing Fee                                                                          | \$25.00            |
| Account Research/Statement Reconciliation                                                                           | FREE               |
| Check Cashing Fee - Non-Members                                                                                     | \$15.00/Each       |
| Cross-Border Transaction Fee / VISA International Service Assessment                                                | 1%                 |
| Debit Card Replacement                                                                                              | \$10/Card          |
| Early Account Closure Fee (Within 90 days of opening date)                                                          | \$5.00             |
| Excessive Withdrawal Fee<br>After 6 per month for Investor Money Market, Jumbo Money Market, and High-Yield Savings | \$25.00/Withdrawal |
| Excessive Withdrawal Fee<br>After 6 per month for all other savings and money market accounts                       | \$5.00/Withdrawal  |
| Expedited Courier Fee                                                                                               | \$35.00            |
| 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        |
| High-Yield Checking Account Maintenance Fee (If requirements not met) <sup>1</sup>                                  | \$10.00/Month      |
| Inactivity Fee (after 12 months without activity)                                                                   | \$20.00/Month      |
| IRA Transfer Fee (For each IRA transfer to another organization)                                                    | \$25.00/Each       |
| 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                                                                                                    | \$3.00/Each        |
| Non-Sufficient Funds (NSF) Fee                                                                                      | \$32.00**          |
| Official/Cashier's Check: Members                                                                                   | \$2.00/Each        |
| Non-Members                                                                                                         | \$15.00/Each       |
| Overdraft Fee / ODP Fee / Courtesy Pay Fee                                                                          | \$32.00**          |
| Overdraft Protection Transfer Fee (will appear as "Transfer Fee" on statement)                                      | \$5.00/Each*       |
| Paper Statement Fee                                                                                                 | \$10.00/Month      |
| Pay by Phone (non SFCU) Fee                                                                                         | \$20.00            |
| Re-open Membership                                                                                                  | FREE               |
| Returned Mail Fee                                                                                                   | FREE               |
| Skip-a-Pay Fee                                                                                                      | \$40.00            |
| SpendingPlus Checking Account Maintenance Fee (If requirements not met) <sup>7</sup>                                | \$10.00/Month      |
| Stop Payment                                                                                                        | \$32.00            |
| Wire Transfers: Incoming Domestic                                                                                   | \$10.00            |
| Wire Transfers: Outgoing Domestic                                                                                   | \$20.00            |

*\*Does not apply to transfers from Home Equity Lines of Credit (HELOC) or Personal Access Lines (PAL)*

*\*\*Per occurrence and applies to overdrafts created by check, in-person withdrawal, debit card, ATM withdrawal, or other electronic means*