



Consumer Account Rate and Fee Schedule Deposit Accounts

Effective Date: August 1, 2023

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your Savings, Checking and Retirement Accounts at Pacific Cascade Federal 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.

Account Name	S Type	Balance Tiers	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Daily Balance	Dividends Compounded	Dividends Credited	Dividend Period
Daily Access Primary Savings at the Credit Union Young Savers (Members 17 years and Younger) Classic Club*	01	-	.05%	.05%	\$5	\$5	Monthly	Monthly	Monthly
*Classic Club - Primary savings account for members who qualify. Must be age 55 or better. Must have a monthly direct deposit or \$1,000 on deposit in savings account. Classic Club members enjoy no monthly service charges on our regular checking account, no fee for credit union checks, and free checks (one style only). This program grandfathered on 06/25/13 and is no longer available.									
Secondary Share	30-50	-	.05%	.05%	\$5	-	Monthly	Monthly	Monthly
Money Maker	06-09	\$0-1,499.99 \$1,500 and over	.05% .25%	.05% .25%	-	-	Monthly	Monthly	Monthly
Once a balance tier is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.									
Member Choice	10-15	\$10,000-\$24,999 \$25,000-\$49,999 \$50,000 and over	.50% .75% 1.00%	.50% .75% 1.00%	\$10,000	\$10,000	Monthly	Monthly	Monthly
If the account balance falls below minimum daily balance, the account earns no dividends. Once a balance tier is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account. Account is allowed 6 withdrawals per month with no fee. Additional withdrawal transactions will be charged as set forth on the reverse side.									
Club Account	20	-	.05%	.05%	\$5	-	-	Annually	Annually
The Club Account does not allow for periodic withdrawals. The account balance plus dividends will be credited to your primary share account on November 1st of each year. Dividends will be forfeited if account is closed before October 31st each year. A service fee will also be assessed for early account closure as stated on the reverse side.									
Checking	75	-	-	-	-	\$300*	-	-	-
*If balance falls below \$300 at any time during a month, account will be charged a monthly service fee of \$6.									
Interest Checking	77	\$5,000-\$9,999 \$10,000-\$24,999 \$25,000 and over	.10% .15% .20%	.10% .15% .20%	-	\$1,000*	Monthly	Monthly	Monthly
*If balance falls below \$1000, account will be charged monthly service fee of \$11. If account falls below first tier (\$5000), account earns no dividends. Once a balance tier is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.									
eChecking	76	-	-	-	-	-	-	-	-
Student Checking	76	-	-	-	-	-	-	-	-
eChecking and Student Checking accounts require eStatement enrollment and at least one debit card transaction per month. If qualifications are not met, you will be charged a monthly service fee of \$9. There is a \$0.50 per check fee for each check that clears your account, including Bill Pay drafts, if applicable.									



Truth-In-Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information

- The Dividend Rate and Annual Percentage Yield on your accounts are set forth on the reverse side.
- For dividend bearing accounts, the Dividend Rate and Annual Percentage Yield may change monthly for Daily Access, Young Saver's, Money Maker, Club, Classic Club (this program was grandfathered on 06/25/2013, and is no longer available), Member Choice and Interest Checking Accounts, as determined by the Board of Directors.
- The Money Maker, Member Choice and Interest Checking Accounts are tiered rate accounts. The Dividend Rates and Annual Percentage Yields applicable to each account depends on the balance ranges set forth on the reverse side. For Money Maker, Member Choice and Interest Checking Accounts, once a balance range is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.

2. Nature of Dividends

- 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 Annual Percentage Yield set forth above are accurate as of the Effective Date which the Credit Union anticipates paying for the applicable dividend period.

3. Compounding and Crediting

- Dividends will be compounded and credited as set forth on the reverse side.
- The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth on the reverse side.

4. Accrual of Dividends

- Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Transaction Limitations

- The Member Choice Account is allowed six withdrawals per month with no fee. Additional withdrawal transactions will be charged as stated on the Rate and Fee Schedule for Deposit Accounts.
- The Club Account does not allow for periodic withdrawals. The account balance plus dividends will be credited to your primary share account on November 1st of each year. Dividends will be forfeited if account is closed before October 31st of each year. A service fee will also be assessed for early account closure as stated on the Rate & Fee Schedule.

6. Balance Information

- The minimum balance required to open each account is set forth on the reverse side.
- For Checking Accounts and Interest Checking Accounts, the minimum balance required to avoid a service fee is set forth on the reverse side. If the minimum balance is not met, there will be a service fee as set forth on the Rate and Fee Schedule.
- For Daily Access, Young Saver's, Member Choice and Classic Club Accounts (this program grandfathered on 06/25/2013 and is no longer available), the minimum balance required to obtain the stated Annual Percentage Yield is set forth on the reverse side. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield.
- For all dividend bearing accounts, dividends are calculated by the daily balance method which applies a daily period rate to the principal in the account each day.

The rates in this Schedule are accurate as of the *Effective Date* indicated on the reverse side. If you have any questions or require current rate information on your account(s), please call the Credit Union at: 541343-6238 or 800-477-3328

Rate and Fee Schedule - Deposit Accounts

MEMBERSHIP | SHARES

Membership Share	\$ 5.00
Membership Share (Children 17 & under)	\$ 5.00
Membership Fee	No fee
Monthly Small Balance Fee (Young Saver's excluded) if \$100 minimum aggregate balance maintained	No fee
Under \$100 with no other account relationships	\$ 5.00

CHECKING ACCOUNTS

Regular Checking Monthly Service Fee if \$300 minimum balance maintained Under \$300*	No fee \$ 6.00
Interest Checking Monthly Service Fee if \$1000 minimum balance is maintained Under \$1000	No fee \$11.00
eChecking/Student Checking Monthly service fee if qualifications met if qualifications are not met	No fee \$ 9.00
eChecking Check Clearing Fee (per check)	\$ 0.50
NSF Fee - per presentment	\$30.00
NSF - Clearing Fee	\$30.00
NSF - Credit Union Closure Fee	\$15.00
Stop Payment	
Per Check	\$25.00
Per Check series	\$35.00
ACH transaction	\$25.00
Check Copy Fee (each)	\$ 5.00
Faxed Check Copy Fee (each)	\$ 5.00
Temporary Checks Fee (per check)	\$ 0.50
ATM Card Annual Fee	\$10.00
Printed Check Fees	Prices vary depending on style
Bill Pay Enrollment Fee	No fee
Bill Pay Re-enrollment Fee (no fee to enroll)	No fee
Internet Bill Pay Fee	No fee
Privilege Pay Usage Fee	\$25.00

MEMBER CHOICE ACCOUNT

Withdrawal Fee	
First 6 withdrawals per month	No fee
Each additional per month	No fee

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

IRA Open Fee	No fee
IRA Withdrawal or Closure Fee	No fee
IRA Maintenance Fee (annual)	\$25.00
IRA Transfer Closure Fee	\$25.00

CLUB ACCOUNT

Early Closure Fee	\$ 5.00
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*No fee for members of the Classic Club Account (for seniors 55 or better). This program grandfathered 06/25/2013

MONEY MOVING SERVICES

Domestic Wires	
Incoming	\$15.00
Outgoing	\$25.00
International Wires	
Incoming	\$15.00

MISCELLANEOUS FEES

Account Reconciliation Fee (per hour)	\$25.00
Account Reopen Fee (if opened within 90 days of closure)	\$ 5.00
Account Research Fee (per hour, min \$25)	\$25.00
Bad Address Maintenance Fee (per month)	\$10.00
Check Cashing Fee per check (for single service accounts with less than \$100 balance)	\$ 5.00
CU Counter Check Fee (1 free per day, then each thereafter)	\$ 1.00
CU Counter Check Fee w/eChecking (each)	\$ 0.50
Deposit Return Fee (per item)	\$20.00
Transaction Return Fee (if maker of check)	\$25.00
Dormant Account Fee	\$10.00
Abandoned Account Fee (Escheat)	\$40.00
Fax Sending Fee	
First page	\$ 4.00
Additional pages (each)	\$ 2.00
Fax Receiving Fee	\$ 2.00
Hold Mail Fee (per month)	\$ 5.00
Legal Processing Fee (garnishments, tax levies)	\$40.00
Statement Fee (each)*	\$ 5.00
Stop Payment on CU/Counter Check	\$25.00
Coin Orders - Special order	Box/\$8.00
MessagePay	
ACH Payment	\$3.99
Debit Card Payment	\$4.99

FOREIGN ITEMS

International Currency	
Foreign Currency Order Fee (per currency plus shipping)	\$20.00
Foreign Currency Exchange Fee	\$20.00
International Check Collection	\$20.00
International Drafts	
Within US and Canada (per item)	\$25.00
All other countries (additional shipping fee apply)	\$25.00

All foreign item transactions are subject to additional processing fees.

ELECTRONIC CARD SERVICES

ATM Usage Fee	No fee
Card Replacement Fee	\$ 5.00
Emergency Card Replacement Fee (per card)	\$75.00
Overdrawn Fee (per transaction)	\$30.00