

1075 Oak St
Eugene, OR 97401

1190 Mohawk Blvd
Springfield, OR 97477

940 NW Garden
Valley Blvd #104
Roseburg, OR 97471

95F Division Ave
Eugene, OR 97404



Rate and Fee Schedule Certificate and Retirement Accounts

The following Rate and Fee Schedules set forth current conditions, rates, fees and charges applicable to your Certificate 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.

Last Rate Change Date: December 01, 2024

Effective Date: December 01, 2024

Maturity Date: _____

Certificate Accounts		ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	DIVIDEND PERIOD
1 year	21	3.50%	3.50%	\$5,000	Quarterly	Quarterly	Quarterly
2 years	22	3.00%	3.00%				
3 years	23	2.50%	2.50%				

Retirement Accounts		ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	MINIMUM OPENING BALANCE	MINIMUM DAILY BALANCE	DIVIDENDS COMPOUNDED	DIVIDENDS CREDITED	DIVIDEND PERIOD
IRA & ROTH IRA Deposits	60-64	.05%	.05%	\$100	\$100	Quarterly	Quarterly	Quarterly
IRA & ROTH Certificates								
3 years	53 54 55	2.50%	2.50%	\$5,000	\$5,000	Quarterly	Quarterly	Quarterly



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 Certificates are fixed and will be in effect for the term of the Account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
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 above. The Dividend Period begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.
4. **Accrual of Dividends.** Dividends will begin to accrue on cash and noncash deposits (e.g. checks) on the business day you make the deposit to your account.
5. **Balance Information.** The minimum balances required to open each account are set forth above. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
6. **Transaction Limitations.** You may withdraw accrued, uncredited dividends upon the crediting date.
 - a. Additional deposits are not allowed on regular certificate accounts after the account is opened.
 - b. One additional deposit may be deposited per tax year to an existing IRA certificate.
 - c. All additional deposits will bear the same dividend rate, annual percentage yield and maturity as the original deposit.
7. **Maturity.** Your account will mature within the term set forth above or maturity date set forth on your Account Receipt or Renewal Notice.
8. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - a. **Amount of Penalty.** The amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: 366 days or less—180 days dividends; more than 366 days—270 days dividends.
 - b. **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.
 - c. **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 Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.
9. **March 26, 2020 Renewal Policy.** The Certificate Accounts are automatically renewable accounts. Your account will automatically renew for another term upon maturity, and you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.
10. **Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

The rates appearing in this Schedule are accurate and effective for Certificate Accounts as of the Effective Date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at 541-343-6238 or at 1-800-477-3328.