

SHARE ACCOUNT RATES & FEE SCHEDULE

Effective Date: June 30, 2018

The rates, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Accounts	Dividend Rate	Annual Percentage Yield (APY)	Minimum Daily Balance to Earn the Stated APY	Minimum Opening Deposit	Monthly Fee	Minimum Balance to Avoid Fee
» CHECKING ACCOUNTS						
Free Checking	-	-	-	-	-	-
Dividend Checking	0.10%	0.10%	\$800.00	-	\$8.00	\$800.00
» SAVINGS ACCOUNTS						
Regular Share	0.12%	0.12%	-	\$5.00	-	-
Club Account						
\$0.01 - \$7,600.00	0.499%	0.50%	-	-	-	-
\$7,600.01+	0.120%	0.12%				
Money Market						
\$0.01 - \$4,999.99	0.03%	0.03%	-	-	-	-
\$5,000.00 - \$9,999.99	0.12%	0.12%	\$5,000.00			
\$10,000.00 - \$24,999.99	0.15%	0.15%	\$10,000.00			
\$25,000.00 - \$49,999.99	0.17%	0.17%	\$25,000.00			
\$50,000.00+	0.19%	0.19%	\$50,000.00			
IRA, SEP, Roth and Coverdell ESA						
\$0.01 - \$4,999.99	0.07%	0.07%	\$0.01	-	-	-
\$5,000.00 - \$24,999.99	0.12%	0.12%	\$5,000.00			
\$25,000.00 - \$49,999.99	0.14%	0.14%	\$25,000.00			
\$50,000.00+	0.16%	0.16%	\$50,000.00			
Deferred Compensation						
\$0.01 - \$4,999.99	0.07%	0.07%	\$0.01	-	-	-
\$5,000.00 - \$24,999.99	0.12%	0.12%	\$5,000.00			
\$25,000.00 - \$49,999.99	0.14%	0.14%	\$25,000.00			
\$50,000.00+	0.16%	0.16%	\$50,000.00			
» BUSINESS ACCOUNTS						
Savings	0.12%	0.12%	-	\$5.00	-	-
Basic Checking	-	-	-	-	\$6.00	\$1,500.00
Dividend Checking	0.09%	0.09%	\$5,000.00	-	\$10.00	\$5,000.00
Money Market						
\$0.01 - \$4,999.99	0.02%	0.02%	-	-	\$10.00	\$5,000.00
\$5,000.00 - \$9,999.99	0.09%	0.09%	\$5,000.00			
\$10,000.00 - \$24,999.99	0.12%	0.12%	\$10,000.00			
\$25,000.00 - \$49,999.99	0.14%	0.14%	\$25,000.00			
\$50,000.00+	0.16%	0.16%	\$50,000.00			

Truth-In-Savings Disclosure

Except as specifically described, the following disclosures apply to all of the share accounts described in this Truth-in-Savings Disclosure.

- Rate Information.** The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and APY may change at any time based on the current rate environment. We reserve the right to adjust our dividend rates and set up tiers (groups based on balance on the account) at any time without prior notification to members. The Money Market and Business Money Market account are tiered-rate accounts. Each of these accounts has a minimum balance of \$5,000.00 to earn the stated dividend. If your account balance is less than the minimum balance requirement, your Money Market and Business Money Market savings will not earn any dividend. For all other accounts, the dividend rates and APYs are the prospective rates and yields the Credit Union anticipates paying for the applicable dividend period.

- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The closure of an account prior to dividends posting will result in the forfeiture of dividends.
- Dividend Calculation, Compounding and Crediting.** The daily balance method is used to calculate the dividends on your account. This method applies a daily periodic rate to the principal in the account each day. All dividends are compounded daily and credited monthly.
- Club Accounts** will be paid out annually on October 31st. Members will receive funds by pre-scheduled transfer to another Clackamas Federal Credit Union account or by check. Deposits can be made in one lump sum or accumulated up until the annual payout. Withdrawals made from a Club Account prior to the annual payout will incur a \$5.00 fee for each withdrawal. Club Accounts with a zero balance after January 1st each year will be closed without further notice. Amounts up to \$7,600 will receive the stated Dividend Rate. Amounts over \$7,600 will receive the Regular Share Dividend Rate.

SEE NEXT PAGE for more important information about your account.

Description	Fee Amount/ Monthly Fee	Additional Information
» OTHER SERVICES AND FEES (applicable to all personal and business accounts)		
Par Share - Credit Union Membership	\$5.00 minimum balance	Required for all membership accounts.
Account Research/ Reconciliation	\$25.00 per hour	
Club Account Withdrawal Fee	\$5.00 each	For withdrawals made prior to annual payout.
Corporate Check Fee	\$5.00 per check	No fee for checks issued to the owner of the account from which funds are drawn.
Copy of a Corporate Check	\$5.00 per check	
Check Printing	Varies	Fee varies based on style.
Copy of Cleared Check	\$5.00 per item	View online for free.
Copy of Deposited Check	\$5.00 per item	
Copy of VISA debit/credit card purchase	\$10.00 per item	
Foreign Check Processing Fee	\$15.00 per item	
Inactive Fee	\$10.00 per month	Charged on share accounts with no activity for greater than 365 days where there are no other accounts or loans under that account record.
Legal Process	\$40.00	For garnishments and levies.
Legal Review	Actual and Customary Charges	
Non-Sufficient Funds (NSF)	\$27.00	Fee applies to any item returned due to insufficient available funds.
Overdraft Fee	\$27.00	Fee applies to any item paid from a negative checking account balance.
Overdraft Transfer Fee	\$1.50	For automatic transfers to checking from a share account to avoid an overdrawn account.
Returned Check Deposit Fee	\$27.00 per item	
Returned Payment Fee	\$27.00 per item	
Returned Mail/Unknown Address	\$10.00	
Safe Deposit Boxes	\$20.00 – \$95 per year	Safe Deposit Boxes located at our Canby, Oregon City, McLoughlin, and Willamette View locations.
Statement Copy	\$1.00 per page	
Stop Payment	\$27.00 per item	Fee applies to ACH and check withdrawals.
Temporary Check Fee	\$4.00 per sheet of 4 checks	
Visa Gift Card Fee	\$3.00 per card	
Wire Transfer - Domestic Incoming Outgoing	\$15.00 per item \$35.00 per item	
Wire Transfer - International Incoming Outgoing	\$25.00 per item \$55.00 per item	

Description	Fee Amount/ Monthly Fee	Additional Information
» ELECTRONIC FUNDS TRANSFERS		
Bill Pay	Free	
Clackamas ATM Transactions	Unlimited	For transactions at an ATM owned by CFCU.
Co-Op Network ATM Transactions	Unlimited	For transactions at an ATM affiliated with the Co-Op Network nationwide.
Foreign Transactions Fee (Debit, VISA cards, for any transaction made in a foreign currency)	Up to 1% of the U.S. Dollar amount	This fee will be in addition to any other applicable fee.
Loan Pay Fee Online	\$10.00 per transaction	For payments to your Clackamas account(s) using a credit or debit card from another financial institution.
Loan Pay Fee Over the Phone	\$12.00 per transaction	
Non-Network ATM Transactions	\$1.50 each	For transactions at an ATM not owned by CFCU or not affiliated with the Co-Op Network.
PIN Change (ATM, Debit, VISA cards)	Free	
Plastic Card Replacement Fee	\$5.00 per card	Debit/Credit Card replacement fee
» BUSINESS ACCOUNTS		
Par Share - Credit Union Membership	\$5.00 minimum balance	Required for all membership accounts.
Business Cash Deposited Fee	Free	
Basic Checking	\$6.00	Monthly fee is waived if \$1,500 minimum balance is maintained. Monthly fee is waived for Associations and Non-Profit Entities.
Checks Cleared Fee	First 75 free; \$0.10 for each additional item	
Checks Deposited Fee	First 75 free; \$0.10 for each additional item	
Dividend Checking	\$10.00	Monthly fee is waived if \$5,000 minimum balance is maintained.
Checks Cleared Fee	First 100 free; \$0.10 for each additional item	
Checks Deposited Fee	First 100 free; \$0.10 for each additional item	
Business Money Market Account	\$10.00	Monthly fee is waived if \$5,000 minimum balance is maintained. \$5,000 minimum daily balance to earn stated dividend.
Wire Transfer - Domestic Incoming Outgoing	\$15.00 per item \$35.00 per item	
Wire Transfer - International Incoming Outgoing	\$25.00 per item \$55.00 per item	Utilization must be pre-disclosed in Business Profile. Subject to approval based on minimum 12 months acceptable account activity and review of other risk factors.