

Account Rate and Fee Schedule



Oregon State
Credit Union®

Account rates

Each account holder agrees to the terms set forth in this Account Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement.

Accounts	Minimum balance to open account	Minimum balance to earn dividends	Dividend rate	Annual percentage yield
Rewards Checking‡	\$25	N/A	N/A	N/A
Value and TLT Checking	\$25	N/A	N/A	N/A
Platinum Checking	\$25	\$1,000*	0.05%	0.05%
Basic Savings****	\$5	\$100***	0.10%	0.10%
Scottie Savers	\$5	\$5***	0.10%	0.10%
TLT Savings	\$5	\$5***	0.10%	0.10%
First-Time Homebuyer Savings ⁵	\$5	\$100***	0.80%	0.80%
Health Savings	\$0	No minimum	0.80%	0.80%
IRA	\$0	\$5***	0.10%	0.10%
Money Market	\$5	\$1,000*	0.80%	0.80%
Investor's Money Market	\$10,000	\$10,000**	See chart below	See chart below
High-Yield Savings ¹	\$5	No minimum	See chart below	See chart below

Investor's Money Market Balance:	Balance: \$0-9,999	Balance: \$10,000-24,999	Balance: \$25,000-49,999	Balance: \$50,000-99,999	Balance: \$100,000 and more
Dividend rate	0.00%	1.19%	1.29%	1.49%	1.73%
Annual percentage yield	0.00%	1.20%	1.30%	1.50%	1.75%

High-Yield Savings:	Balance: \$0.00-1,000.00	Balance: \$1,000.01 and more
Dividend rate	4.88%	0.90%
Annual percentage yield	5.00%	0.90%

* Dividends paid monthly for the days on which the balance equals or exceeds \$1,000.

** Daily periodic rate is applied to the principal balance in the account each day. No dividends are earned for days on which minimum daily balance is less than \$10,000 during that day.

*** Minimum daily balance that must be maintained each day to earn dividends.

**** Following a three-month grace period, Basic Savings must maintain a minimum daily balance of more than \$250 or, if less than \$250, have one other account type to avoid a \$3 service fee per calendar month.

If you have multiple Basic Savings accounts, each account may receive a separate fee based on each individual balance. \$3 fee is not applicable to Scottie Savers or TLT accounts.

‡ Rewards Checking is charged a \$7 service fee per calendar month.

¹ Limit of one account per member.

Accurate as of 2/21/26

The credit union may offer other rates in the future. Fees or other conditions may reduce the earnings of the account.

Insured by NCUA.



Truth-in-savings disclosures

- 1. Rate information.** The dividend rate and annual percentage yield may change monthly as determined by the Board of Directors. The annual percentage yield 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. Accounts closed prior to crediting dividends will not receive accrued dividends. The dividend rate and annual percentage yield for the next month are based upon your Member Merits status on the last day of the previous month. The High-Yield Savings and Investor's Money Market account are tiered rate accounts. The dividend rate and annual percentage yield applicable to each account depend on the balance ranges set forth on the preceding page. For Investor's Money market accounts, once a balance range is met, the dividend rate and annual percentage yield for that range will apply to the entire balance in your account. For High-Yield Savings accounts, an annual percentage rate of 5.00% will be applied on balances up to \$1,000.00, and an annual percentage yield of 0.90% will be applied on balances of \$1,000.01 and over.
- 2. 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 dividend rate and annual percentage yield set forth on the preceding page are the prospective rates that the credit union anticipates paying for the dividend period. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends begin to accrue on cash and non-cash (e.g., check) deposits on the business day you make the deposit into your account. Dividends are compounded and credited monthly. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 3. Balance information.** Dividends and minimum balances for all accounts except Rewards Checking, TLT Checking and Value Checking, which do not earn dividends, are calculated by the daily balance method, which applies a daily periodic rate to the principal balance in the account each day. For Money Market accounts, there is a minimum daily balance requirement of \$1,000 to earn dividends. For Investor's Money Market accounts, there is a minimum daily balance requirement of \$10,000 to earn dividends.

§ First-time Homebuyer Savings account disclosures

Limit of one First-time Homebuyer Savings account per member. A First-time Homebuyer Savings account can be opened anytime until December 31, 2026. Deposits can be made up to 10 years after the account is opened or until the account holder buys a house, whichever comes first. If funds are not used to buy a house, a 5% penalty may be imposed by the Oregon Department of Revenue. In addition, other tax consequences would apply.

The deductible contribution limits and penalties are set by the Oregon Department of Revenue and are subject to change by them.

The credit union is not responsible or liable for the following:

- Determining or ensuring that an account satisfies the requirement to be a First-time Homebuyer Savings account.
- Determining or ensuring the funds in a First-time Homebuyer Savings account are used for eligible costs.
- Reporting or remitting taxes or penalties related to the use of a First-time Homebuyer Savings account.

Please consult your tax advisor or the Oregon Department of Revenue for the complete rules governing this account and any potential tax benefits.



Account service fees

Membership	
Age 0 to 12	No charge
TLT - Age 13 to 18	No charge
Other direct memberships	No charge
Dealer memberships ⁷	\$10
Accounts	
Basic Savings only ¹ - \$250 minimum balance	No charge
Less than minimum balance	\$3 per month ²
Scottie Savers Club - Age 0 to 12	No charge
TLT Checking - Age 13 to 18	No charge
Rewards Checking	\$7 per month
Value Checking	No charge
Platinum Checking - no minimum balance	No charge
Money Market	No charge
Investor's Money Market	No charge
Membership closure fee	No charge
IRA plan early closure fee	No charge
Inactive membership fee	\$5 per month
Non-MICR encoded checks	No charge
Mis-encoded checks	No charge
Overdraft paid (Courtesy Payment).....	\$10 per item
Fees limited to five overdraft paid fees per day, per account;	
\$10 fee waived if item is \$10 or less	
Returned item fee (non-sufficient funds)	\$10 per presentment ³
Fees limited to one returned item fee per day, per account;	
\$10 fee waived if item is \$10 or less	
Overdraft transfer fee, per occurrence	No charge
Returned deposited item	\$10 per item
Returned item deposited through third-party ATM location	\$10 per item and correspondent fees
Dishonored non-credit union check written by member	\$30 per check
Wire transfers	
Domestic	
Outgoing	\$30 ²
International wire	
U.S. and foreign funds	\$35 + third-party fees ⁵
Incoming wire	\$15 ²
Automated teller machines (ATMs)	
Owned by Oregon State Credit Union	No charge
CO-OP® Network (These ATMs are not owned by Oregon State Credit Union)	
1-6 transactions per month	No charge
More than 6 transactions per month	\$1.50 per transaction ²
Other machines	\$1.50 per transaction ²
Miscellaneous	
Temporary checks	\$2 per page ²
Check printing fees	Fees depend on the style and quantity ordered
Cashier's check	\$5 per check ²
Stop payment for cashier's check	\$30 ²
Pay by phone	\$15 per transaction ²
(Pay an Oregon State Credit Union loan from a checking account at another financial institution)	
Check collections or exchange	\$10 + third-party fees ⁵
Deposit bag	\$7 per bag
Endorsement stamp	Fees depend on the style and quantity ordered
Member in good standing letter	No charge
Mortgage amortization schedule	No charge
Notary service	\$5 per document ²
Electronic bill paying	
Online account access or bill pay	No charge
Bill pay stop payment	\$25
Plastic card replacement	\$6 per card
Safe deposit box rental	\$35 to \$110 per year
With Platinum Checking	10% rebate
Safe deposit drilling fee	\$25 + third-party fees ⁵
Safe deposit re-keying fee	\$25 + third-party fees ⁵
Special services provided by third-party vendors	Actual charge
IRS incorrect SSN or TIN fee	Actual charge
Bad address fee	\$5 per month
Locator research fee	\$25
Levy or garnishment processing fee	\$75
Stop payment of personal check	\$25 ²
Check copy	\$5 per check ²
Statement copy	\$5 per statement ²
Account research	\$25 per hour ²
In-branch cash advance service fee	\$15 ⁴
Skip a Payment fee	\$25 per occurrence
Paper statement fee	\$3 per month ⁶



Account service fee disclosures

- ¹ Following a three-month grace period, Basic Savings must maintain a minimum daily balance of more than \$250 or, if less than \$250, have one other account type to avoid a \$3 service fee per calendar month. If you have multiple Basic Savings accounts, each account may receive a separate fee based on each individual balance. The \$3 fee is not applicable to Scottie Savers or TLT accounts.
- ² Service fees may be reduced or waived for members in the Enhanced and Premier categories of Member Merits. Premier, Enhanced and Essential are categories of the Member Merits program, a program that rewards members based on their relationship with the credit union. Memberships in the same household may be combined to reach these categories.
 - Premier category: Four or more account types and a combined deposit and loan balance of more than \$25,000.
 - Enhanced category: Three or more account types and a combined deposit and loan balance of \$5,001-\$25,000, or a combined deposit and loan balance of more than \$25,000 with three account types.
 - Essential category: One or more account types or a combined deposit and loan balance of as much as \$5,000.
- ³ If we do not pay an overdraft item, there may be a fee as set forth within our fee schedule. We may charge a fee each time an item is submitted for payment. Returned item fees are limited to one per day per account.
- ⁴ Service fee is charged on cash advances requested in one of our branch locations using a non-Oregon State Credit Union credit or debit card.
- ⁵ Third-party fees are determined by our vendor partners. The total fee (our fee plus third-party fees) will be disclosed at time of service.
- ⁶ Effective January 1, 2025, a \$3 monthly fee will be applied to Value and Rewards checking accounts not enrolled in eStatements. This fee is waived each month if checking account is enrolled in eStatements at least one day before the last calendar day of the month.
- ⁷ Dealership memberships are credit union memberships that are opened through an auto, RV, motorcycle, ATV or other dealership.



Certificate account rates

These rates apply to regular, business and IRA certificates. IRA certificates must have terms of 12 months or longer.

Term	Balance ranges Subject to minimum opening balance of \$500		
	\$500-24,999	\$25,000-99,999	\$100,000 and more
6-11 months	3.15* (3.20)**	3.25* (3.30)**	3.34* (3.40)**
12-23 months	3.05* (3.10)**	3.15* (3.20)**	3.25* (3.30)**
24-35 months	2.62* (2.65)**	2.71* (2.75)**	2.81* (2.85)**
36-47 months	2.56* (2.59)**	2.61* (2.64)**	2.71* (2.75)**
48-59 months	2.56* (2.59)**	2.61* (2.64)**	2.71* (2.75)**
60 months	2.56* (2.59)**	2.61* (2.64)**	2.71* (2.75)**
9 months (Online)***	3.20 (3.25)**	3.20 (3.25)**	3.20 (3.25)**
18 months (Online)***	2.96 (3.00)**	2.96 (3.00)**	2.96 (3.00)**

* Dividend rate: APY may be increased by 0.15% for members in the Enhanced category or 0.25% for members in the Premier category of Member Merits. These Member Merits rate increases are subject to change. Does not apply to business/organization accounts, but does apply to trust accounts. Premier, Enhanced and Essential are categories of the Member Merits program, a program that rewards members based on their relationship with the credit union. Memberships in the same household may be combined to reach these categories.

- Premier category: Four or more account types and a combined deposit and loan balance of more than \$25,000.

- Enhanced category: Three or more account types and a combined deposit and loan balance of \$5,001-\$25,000, or a combined deposit and loan balance of more than \$25,000 with three account types.

- Essential category: One or more account types or a combined deposit and loan balance of as much as \$5,000.

** Rates in parentheses () indicate annual percentage yield after compounding daily and posting monthly.

*** Online Certificates only available through the credit union website for Members who do not have an existing account with the credit union. Online Certificates may be offered to Members with a pre-existing account in a branch or via phone. Member Merits do not apply to Online Certificate products. IRA certificates, TLT Members, and Scottie Members are not eligible.



Certificate account disclosures

Each account holder agrees to the terms set forth on the certificate account rates page and in these disclosures and acknowledges that they are part of the Membership and Account Agreement.

- 1. Rate information:** The dividend rates and annual percentage yields are based upon the balance ranges as set forth in the certificate account rates chart. The annual percentage yield 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 annual percentage yield are fixed and will be in effect for the term of the account, except for bump certificates, which offer a one-time rate increase during the term to match the current interest rate offered by Oregon State Credit Union on certificates of the same term and required deposit.
- 2. Compounding and crediting:** Dividends will be compounded daily and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month.
- 3. Balance information:** The minimum balance required to open and maintain each account is \$500. For Scottie and TLT certificates, the minimum opening balance is \$250. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
- 4. Accrual of dividends:** Dividends begin to accrue on cash and non-cash (e.g., check) deposits on the business day you make the deposit into your account.
- 5. Transaction limitations:** After your account is opened, you may not make additional deposits to your certificate account, unless the account is an add-on certificate. You may make additional deposits to your add-on certificate's principal balance after the account is open, until maturity. If your add-on certificate rate is for new money only, any additional deposits must also be new money. You may make dividend withdrawals from all certificate accounts. A withdrawal of dividends will reduce earnings.
- 6. Maturity:** Your account will mature within the term set forth at the time of opening your certificate. IRA certificates must have terms of 12 months or longer, except for the 8-month add-on promotional certificate.
- 7. Early withdrawal penalty:** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - a. How the penalty works:** If certificate funds other than dividends are withdrawn prior to maturity, a penalty is imposed. The penalty assessed may reduce the remaining balance after the withdrawal. If the amount withdrawn reduces the balance below the minimum balance required, the certificate will be canceled, and the penalty will be taken from the entire principal balance.
 - b. Amount of penalty:** The amount of the early withdrawal penalty is based on the term of your account. Term of 365 days or more = \$25, plus 3 percent of the amount withdrawn. Term of 364 days or fewer = \$25, plus 1 percent of the amount withdrawn. Earned dividends will not be subject to a penalty.
 - c. Exceptions to early withdrawal penalty:** 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 days after establishment, or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled.
- 8. Renewal policy:** Your certificate account will automatically renew for another term upon maturity, at an interest rate offered for that certificate at the time of renewal. There is no grace period. Any changes to the certificate account after the maturity date will result in withdrawal penalties. You may not make additional deposits to a certificate account after it automatically renews to a non-promotional rate and term at maturity.
- 9. 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 par value of a regular share in the credit union is \$5.
- 10. Automatic renewal:** Members will receive a maturity notice shortly before the certificate matures. The certificate can automatically be renewed at the dividend rate in effect on the renewal date. Members will receive notices electronically when you register for statements.