

### Rate Schedules

This addendum is incorporated into and becomes a part of your Membership Agreement. See *Certificate Accounts Rate Schedule and Truth in Savings* for certificate accounts. The rates and fees appearing in this addendum are accurate and effective for deposit accounts as of the *Effective Date* indicated on this addendum.

#### Effective Date:

Replaces Addendum Dated:

### Savings Accounts

Account	Dividends	Waivable Monthly Fee	Required Opening Deposit	Required Minimum Balance	Dividends Compounded	Dividends Credited	Dividend Period	Balancing Method
Savings	<b>BALANCE UNDER \$9,999.99</b> 0.01% RATE, 0.01% APY <b>\$10,000 - \$99,999.99</b> 0.05% RATE, 0.05% APY <b>\$100,000 - \$249,999.99</b> 0.15% RATE, 0.15% APY <b>\$250,000 AND OVER</b> 0.20% RATE, 0.20% APY	\$5 <sup>1</sup>	\$5	\$5				
Traditional Money Market <sup>2,3</sup>	<b>BALANCE UNDER \$2,500</b> 0.20% RATE, 0.20% APY <b>\$2,500 - \$9,999.99</b> 0.50% RATE, 0.50% APY <b>\$10,000 - \$99,999.99</b> 1.30% RATE, 1.31% APY <b>\$100,000 - \$249,999.99</b> 1.35% RATE, 1.36% APY <b>\$250,000 - \$499,999.99</b> 1.35% RATE, 1.36% APY <b>\$500,000 - \$999,999.99</b> 1.35% RATE, 1.36% APY <b>\$1,000,000 - \$2,499,999.99</b> 1.35% RATE, 1.36% APY <b>\$2,500,000 - \$4,999,999.99</b> 1.35% RATE, 1.36% APY <b>\$5,000,000 AND OVER</b> 3.50% RATE, 3.56% APY	N/A	\$2,500		Monthly	Monthly	Calendar Month	Daily Balance
High-Yield Money Market <sup>3</sup>	0.00% RATE, 0.00% APY	\$15 <sup>4</sup>						
IRA Share <sup>5</sup>	0.20% RATE, 0.20% APY							
Christmas Club	0.20% RATE, 0.20% APY							
Health Savings <sup>5</sup>	<b>BALANCE UNDER \$9,999.99</b> 0.01% RATE, 0.01% APY <b>\$10,000 - \$99,999.99</b> 0.05% RATE, 0.05% APY <b>\$100,000 - \$249,999.99</b> 0.15% RATE, 0.15% APY <b>\$250,000 AND OVER</b> 0.20% RATE, 0.20% APY	N/A	N/A					

<sup>1</sup> May be waived by meeting one of the following criteria: maintain an average monthly balance of at least \$100 in a savings or checking account; have a High-Yield, Rewards, Preferred, or Basic Checking account; have a Share Certificate; have an active loan; have a Traditional or High-Yield Money Market account with a balance of at least \$2,500; or if you are 17 years of age or younger. An "active loan" includes any loan or credit card with a non-delinquent balance at month-end.

<sup>2</sup> Six (6) withdrawals per month, then \$10 service fee for each withdrawal in excess of the six.

<sup>3</sup> Members are limited to one Traditional or High-Yield Money Market product per member at any given time. Failure to prevent the creation of a second or duplicate product for the same member shall not operate as a waiver of this limitation nor shall anything limit Ascend's right to convert one or more duplicate Traditional or High-Yield account(s) at any time to enforce this limitation. High-Yield Money Market accounts are not eligible for paper checks, overdraft advantage, or debit card issuance.

<sup>4</sup> May be waived by maintaining an average daily balance of \$5,000 or greater.

<sup>5</sup> IRS regulations will apply.

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### Checking Accounts

Account	Dividends	Required Opening Deposit	Monthly Fees	How to Avoid Fees	Dividends Credited	Dividend Period	Balancing Method
High-Yield <sup>6</sup>	<b>BALANCE UP TO \$15,000</b> 2.99% RATE, 3.04% APY <b>BALANCE OVER \$15,000</b> 0.20% RATE, 0.20% APY	\$25	\$5	Receive aggregate direct deposit(s) of \$1,000 or more per month in any share account at Ascend, or keep a combined Average Daily Balance of \$5,000 in the shares associated with this account, or make ten (10) qualifying <sup>7</sup> debit card purchase transactions of \$5.00 or more per calendar month from this account.	Monthly	Calendar Month	Daily Balance
Rewards <sup>6</sup>	0.00% RATE, 0.00% APY				N/A	N/A	
Preferred	0.20% RATE, 0.20% APY				Monthly	Calendar Month	
Free	0.00% RATE, 0.00% APY	\$20	N/A	N/A	N/A		
Basic <sup>8</sup>	0.00% RATE, 0.00% APY	\$35	\$12.95	Can reduce monthly fee to \$10.95 with establishment of direct deposit. Monthly fee can be waived if \$1,000 is maintained on deposit.	N/A	N/A	

<sup>6</sup> Members are limited to one Rewards or High-Yield Checking product per member at any given time. Failure to prevent the creation of a second or duplicate Rewards or High-Yield Checking product for the same member shall not operate as a waiver of this limitation nor shall anything limit Ascend's right to convert one or more duplicate Rewards or High-Yield Checking account(s) at any time to enforce this limitation.

<sup>7</sup> Payment transactions, money transfers to non-financial institutions (such as person-to-person), tax payments, and fraudulent purchase transactions are excluded.

<sup>8</sup> To qualify, member must have a credit score of 599 or less and a have a "Declined" decision on a regular checking account. Members who have had their checking account closed twice will not be allowed to open this checking product. Not eligible for paper checks or Overdraft Advantage. Overdraft Protection from savings or overdraft protection loan if qualified is available. Member can only request to have overdraft fees refunded twice during the calendar year and still maintain account. After one calendar year of successfully maintaining account, member can request to be moved to High-Yield, Rewards or Free Checking Account.



# Checking & Savings

## Rate and Fee Addendum

### Fee Schedules

#### Credit Union Membership

Membership Share ..... \$5.00 par value

#### Account Fees (Applicable to All Accounts)

Account Maintenance Fee<sup>1</sup> ..... \$5.00  
 Account Closing Fee (Accounts opened 60 days or less) ..... \$15.00  
 Account Re-Opening Fee (Accounts closed within the last 60 days) ..... \$20.00  
 NSF/Overdraft Fee<sup>9</sup> ..... \$25.00  
 Return Deposit Item Fee ..... \$25.00 per item  
 Stop Payment Fee (Check/ACH/Bill Pay) ..... \$25.00 per request  
 Check Printing Fee ..... Prices vary depending upon style  
 Check Copy Fee ..... \$5.00 per item up to \$50, then \$3 per item  
 Temporary Checks (Free for new accounts) ..... \$5.00 for eight checks  
 Check Cashing Fee<sup>1</sup> ..... \$5.00 per item  
 Overdraft Transfer Fee (Applicable to overdraft transfers generated automatically from savings to checking) ..... \$5.00 per transfer if more than six per month

#### Card Fees

Regular Rush Card ..... \$35.00  
 Replacement Card ..... \$20.00  
 Check Receipt Copies ..... \$5.00 per item up to \$50, then \$3 per item

#### Other Service Fees (Applicable to All Accounts)

Account Reconciliation/Account Research Fee ..... \$25.00 per hour  
 Paper Statement Fee<sup>10</sup> ..... \$1.00 per paper statement  
 Statement Copy/History Fee ..... \$5.00 per statement  
 Items Sent for Collection Fee ..... \$20.00 per item  
 Wire Transfer<sup>11</sup> (Incoming domestic or foreign fee) ..... \$5.00 per transfer  
 Wire Transfer (Outgoing fee) ..... \$15.00 per transfer  
 Payment by Phone (Debit Card, One-Time ACH) ..... \$4.95 per transfer

Payment by Web (Debit Card, One-Time ACH) ..... \$4.95 per transfer  
 Cashier's Check Fee ..... \$5.00 per check  
 Copy Fee ..... \$1.00 per page  
 Dormant Account Fee... \$5.00 per month after 18 months without activity  
 Returned Mail (Bad Address Fee) ..... \$5.00 per month  
 Escheat Account Fee ..... \$ 25.00 per account  
 Written Verification of Deposit ..... \$10.00 per request  
 Counting Coins ..... 10% of total if \$25 or more  
 Levy Processing Fee ..... \$100.00 per levy  
 Basic Checking Fee ..... \$10.00 one-time setup fee  
 Expedited Title Processing Fee ..... \$50.00 per request

#### Electronic Funds Transfer Fees

Non-proprietary ATM Withdrawal Transfer/  
 Inquiry Fee<sup>12</sup> ..... \$1.00 per transaction inquiry  
 Foreign Transaction Fee (Visa International  
 Service Assessment Fee on card transactions) ..... 1% of purchases, cash  
 withdrawals, cash advances, and credits to the account

#### Online Banking

Zelle® Standard Delivery Fee ..... Free  
 Zelle® Stop Payment Transaction ..... \$25.00 per request  
 Bill Pay Monthly Service Fee ..... Free  
 Bill Pay Expedited Payment Fee (Check) ..... \$25.00 per request  
 Bill Pay Expedited Payment Fee (Electronic) ..... \$10.00 per request  
 Bill Pay Research/Return Fees ..... Applicable Fees Noted Previously  
 Bill Pay Stop Payment Fee ..... \$25.00 per request  
 Bill Pay Cleared Check Copy ... \$5.00 per item up to \$50, then \$3 per item  
 Bill Pay Maximum Reimbursement for Late Charge/Penalty (see Bill Pay  
 Electronic Terms/Conditions for Complete Details) ..... \$25.00

<sup>1</sup> May be waived by meeting one of the following criteria: maintain an average monthly balance of at least \$100 in a savings or checking account; have a High-Yield, Rewards, Preferred, or Basic Checking account; have a Share Certificate; have an active loan; have a Traditional or High-Yield Money Market account with a balance of at least \$2,500; or if you are 17 years of age or younger. An "active loan" includes any loan or credit card with a non-delinquent balance at month-end.

<sup>9</sup> NSF fees, Overdraft fees, and Traditional Money Market excess withdrawal fees subsequent to the six free withdrawals can be charged on the same transaction each time it is presented.

<sup>10</sup> Fee waived for members 65 years of age and older and 17 years of age and younger.

<sup>11</sup> We will not notify you of incoming wires to your account except on periodic statements.

<sup>12</sup> Out-of-network ATM fees may include a balance inquiry fee and a withdrawal fee, even if both are part of the same log-in.

We do business in accordance with the Federal Fair Housing Laws and the Equal Credit Opportunity Act. All loans subject to credit approval.