

Our Rates & Service Charges



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“Our Rates & Service Charges” explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
11/01/2022							
Share Savings Account	0.05%	0.05%	\$10	\$100	-	Quarterly	Quarterly
Kirby Kangaroo Savings Account	0.05%	0.05%	\$10	\$100	-	Quarterly	Quarterly
Claim Your Youth Savings Account	0.05%	0.05%	\$10	\$100	-	Quarterly	Quarterly
Special Share Savings and IRA Special Share Savings Account	0.05%	0.05%	\$0	\$100	-	Quarterly	Quarterly
Holiday Club Account \$0 - \$1000.00 \$1000.01 +	3.93% 0.05%	4.00% 0.05%–4.00%	\$25	\$100	-	Quarterly	Quarterly
Health Savings Account (HSA)	0.05%	0.05%	\$0	\$100	-	Quarterly	Quarterly
MaxRewards Checking Account <i>Qualifying Rates:</i> \$0 - \$1000.00 \$1000.01 - \$15,000 \$15,000.01 + <i>Rate if qualifications not met</i>	0.05% 2.96% 0.05% 0.05%	0.05% 0.05%-3.00% 0.05%-3.00% 0.05%	\$0	\$1,000	-	Monthly	Monthly
Easy Additional Checking Account	0.05%	0.05%	\$0	\$1000	-	Monthly	Monthly
Money Market Account and IRA Money Market Account \$0.00 - \$2,499.99 \$2,500.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 +	0.050% 0.200% 0.250% 0.300% 0.349% 0.399%	0.05% 0.20% 0.25% 0.30% 0.35% 0.40%	\$0	\$100	-	Monthly	Monthly
Share Certificate Account and IRA Share Certificate Account* 6 months 12 months 18 months 24 months 30 months 36 months 48 months 60 months	0.996% 1.244% 1.393% 1.590% 1.739% 1.887% 2.084% 2.575%	1.00% 1.25% 1.40% 1.60% 1.75% 1.90% 2.10% 2.60%	\$500	\$500	-	Quarterly	Quarterly
Business Accounts							
Share Savings Account	0.05%	0.05%	\$10	\$100	-	Quarterly	Quarterly
Standard Business Checking	-	-	\$15	-	\$1,000	Quarterly	Quarterly
Community Benefit Checking	-	-	\$15	-	\$0	Quarterly	Quarterly

*Members over age 60 earn a dividend rate of 0.10% above the listed rate for Share Certificate and IRA Share Certificate accounts.

Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Money Market accounts are Tiered Rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. Holiday Club and MaxRewards Checking accounts are Tiered Rate accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, 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 Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts other than certificates, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. For certificates, the Dividend Period begins on the date the certificate is opened and ends on the day before the day of the month on which the certificate was opened. For example, if your certificate is opened on March 19, the dividend period begins on the 19th day of a month and ends on the 18th day of a month.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For all Share Savings, Special Share Savings, and Money Market account(s), you may not make more than six (6) covered *transactions* per month. Covered *transactions* include your checks, transfers initiated through online banking or mobile banking, ACH transfers, merchant point of sale *transactions*, preauthorized or automatic transfers, and overdraft protection transfers. Transfers to pay a loan with us are not covered by this limit. The date we use to determine the number of *transactions* is the date a *transaction* is posted to (actually credited to or debited from) an account, rather than the date you initiate the *transaction*. If you exceed this limit, we may refuse or reverse the *transaction*, and we may impose a charge as specified in the listing of service charges provided below. If you repeatedly exceed this limit, we may terminate the account.

For Holiday Club accounts, you must make an automatic transfer into the account of at least \$10 each month. There is a limit of one Max Rewards Checking per Primary Account Holder SSN. When a Member

requests an additional checking product, the "Easy Additional Checking Account" will be opened.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may make additional deposits to a Certificate Account. Each deposit must be at least \$100, and you may not add more than \$5,000 total to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the penalty depends on the term of the certificate. If the certificate term is 12 months or less, the penalty will equal 90 days' dividends on the amount withdrawn. If the certificate term is more than 12 months, the penalty will equal 180 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that have been or would be earned. If sufficient dividends have not been earned, or have already been withdrawn, the penalty will reduce the principal balance.

3) 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: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. 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 an IRA and the owner begins making periodic mandatory withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. 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.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. MaxRewards Checking Features

In order to earn the Qualifying Rate for the dividend period specified in the schedule above you must satisfy the following requirements: 1) a minimum of ten (10) debit card purchases of at least \$5.00 each post to the MaxRewards Checking account; 2) you receive monthly e-Statements for the account; 3) you must have at least one (1) direct deposit during the cycle; and 4) you must maintain a balance of at least \$1,000.00 each day of the cycle. If the balance falls below \$1,000.00 on any given day, the account will earn the non-qualifying rate for that day. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). A monthly qualification cycle begins on the first day of the statement cycle and ends on last day of the statement cycle. Rewards will be calculated and paid on the last day of each cycle. There is a limit of one Max Rewards Checking per Primary Account Holder SSN.

9. Kirby Kangaroo & Claim Your Youth Features

For a Kirby Kangaroo account, when the account owner reaches thirteen (13) years of age, the funds account features and benefits will be transferred into a Claim Your Youth account features.

For a Claim Your Youth account, when the account owner reaches eighteen (18) years of age, the funds in the account will be transferred into a regular Share Savings account.

Our Service Charges

Account Reconciliation & Research	\$25 per hour
Accounts with Invalid Address (returned mail).....	\$10 per month
Application for New Membership (Waived for Youth & Teen Accounts).....	\$10 each
Cashier's Check	\$5 each
Check Cashing if over \$100.00*	5% of check amount
Close Account less than 30 Days after Opening	\$10
Copies of Drafts.....	\$3 each
Collection, incoming	\$10 each
Collection, in-house	\$5 each
Collection, outgoing	\$10 each
Inactive Account	\$15 per month (12 months without activity and less than \$2000.00)
Inactive Account sent as Unclaimed Property to State	\$50
Garnishments or Levy	\$75 each
Gift Card	\$4 each
Insufficient Funds Items (NSF)**	\$30
Paid Overdraft	\$30
Manual Transfer from Another Account to Cover NSF	\$10 each
Other FI*** Advance Visa Card - Phone (Use Meridian Trust Website for lower fee (\$5)	\$10 each
Outgoing IRA transfer or Rollover	\$15 each
Paper Statement	\$1.99 per month
Excess electronic withdrawals or excess electronic transfers from Saving or Money Market.....	\$5 each after 6 per month
Return Deposit	\$15 each
Safe Deposit Boxes- (Cheyenne Downtown Branch location only)	
3 x 5.....	\$25 per year
5 x 5.....	\$30 per year
3 x 10.....	\$35 per year
5 x 10.....	\$40 per year
10 x 10.....	\$50 per year
Lost Key	Drill Price
Statement Copies	\$3 per statement
Stop Payment.....	\$25 each
Temporary Checks	\$2 page of 4 checks
ACH Origination Set-up or Change Fee	\$10 (Fee applies to each one time origination request, or to establish recurring ACH. This service is free within online banking and web- site)
Wire Transfer, domestic	\$30 each
Wire Transfer, incoming	\$5 each
Wire Transfer, International	\$55 each

**For Non-Members or if Member has no other services other than a savings account and is 18 years of age or older.*

***An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.*

****FI = Financial Institution*

CARD SERVICE CHARGES

Late Payment (if 10 or more days late).....	\$25
Return Payment	\$30
Receipt/Convenience Check Copy	\$3 per item
Visa Credit Card Statement Copy.....	\$3 per monthly statement (Most recent two months free)
Cash Advance	3% of transaction amount
Foreign Transaction	1% of transaction amount <i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>
Rush Card Order (2 business days).....	At Cost
Credit or Debit Card or H.S.A Card Replacement	\$10 each

BUSINESS ACCOUNTS

Standard Business Checking	\$5 per month (if average daily balance falls below \$1,000 each month)
Community Benefit Business Checking.....	No charge and no minimum average daily required
Standard Business Checks Paid	First 100 free per month 10¢ per item after 100
Community Benefit Business Checks Paid	First 500 free per month 10¢ per item after 500
Standard Business Checks Deposited	First 100 free per month 15¢ per item after 100
Community Benefit Business Checks Deposited	First 500 free per month 15¢ per item after 500