



Consumer Share Account Rates & Fee Schedule

Effective Date: February 6, 2023

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 Daily Balance to Avoid Fee
Checking Accounts						
Embold Connect ⁵	–	–	–	\$25.00	–	–
Embold Core	–	–	–	–	–	–
Embold Plus ⁶						
\$0.01 - \$15,000.00	2.956%	3.000%	–	–	–	–
\$15,000.01+	0.050%	0.050%	–	–	–	–
Embold Rewards ⁷	–	–	–	–	–	–
Savings Accounts						
Regular Share	0.050%	0.050%	–	\$5.00	–	–
Club Account						
\$0.01 - \$7,600.00	0.250%	0.250%	–	–	–	–
\$7,600.01+	0.050%	0.050%	–	–	–	–
Money Market						
\$0.01 - \$4,999.99	0.200%	0.200%	–	–	–	–
\$5,000.00 - \$9,999.99	0.399%	0.400%	\$5,000.00	–	–	–
\$10,000.00 - \$24,999.99	0.598%	0.600%	\$10,000.00	–	–	–
\$25,000.00 - \$49,999.99	0.797%	0.800%	\$25,000.00	–	–	–
\$50,000.00+	0.995%	1.000%	\$50,000.00	–	–	–
IRA, SEP, Roth and Coverdell ESA						
\$0.01 - \$4,999.99	0.100%	0.100%	\$0.01	–	–	–
\$5,000.00 - \$24,999.99	0.300%	0.300%	\$5,000.00	–	–	–
\$25,000.00 - \$49,999.99	0.399%	0.400%	\$25,000.00	–	–	–
\$50,000.00+	0.499%	0.500%	\$50,000.00	–	–	–
Deferred Compensation						
\$0.01 - \$4,999.99	0.100%	0.100%	\$0.01	–	–	–
\$5,000.00 - \$24,999.99	0.300%	0.300%	\$5,000.00	–	–	–
\$25,000.00 - \$49,999.99	0.399%	0.400%	\$25,000.00	–	–	–
\$50,000.00+	0.499%	0.500%	\$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 accounts are tiered-rate accounts. These accounts have 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 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 Embold 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.
- Connect** accounts require a \$25.00 minimum deposit to the account on the day of opening AND (a or b): A. Direct Deposit of \$100.00 or more per month (direct deposit needs to start within 30 days of account opening), or, B. 12 or more debit card transactions per month. No mobile deposit allowed and Courtesy Pay Restrictions will always remain at a \$0.00 tolerance.
- Plus** accounts will earn the stated dividend rates and APY on applicable balances by having 12 debit card purchases post and clear during each monthly qualification cycle. ATM, ACH, Bill Pay, and merchant returns do not count toward requirement.
- Rewards** accounts will earn 1 point for every \$4 spent on purchases when using your Rewards debit card.

SEE NEXT PAGE for more important information about your account.

Description	Fee Amount/ Monthly Fee	Additional Information
Other Services and Fees		
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	\$25.00 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 and the account has less than \$100 dollars.
Legal Process	\$40.00	For garnishments and levies.
Legal Review	Actual and Customary Charges	
Non-Member Check Cashing Fee	\$5.00	Fee applies when cashing checks drawn off of Embold.
Non-Sufficient Funds (NSF)	\$12.00	Fee applies to any item returned due to insufficient available funds.
Overdraft Fee	\$12.00	Fee applies to any item paid from a negative checking account balance.
Overdraft Transfer Fee	Free	For automatic transfers to checking from a share account to avoid an overdrawn account.
Paper Statement Fee	\$3.00	Fee applies to Plus and Rewards accounts. Fee is waived when enrolled in Electronic Statements.
Returned Check Deposit Fee	\$12.00 per item	
Returned Payment Fee	\$12.00 per item	
Returned Mail/Unknown Address	\$10.00	

Description	Fee Amount/ Monthly Fee	Additional Information
Safe Deposit Boxes	\$20.00 – \$95 per year	Safe Deposit Boxes located at our Canby, Oregon City, Oak Grove, and Willamette View locations.
Statement Copy	\$1.00 per page	
Stop Payment	\$12.00 per item	Fee applies to ACH and check withdrawals.
Temporary Check Fee	\$4.00 per sheet of 4 checks	
Wire Transfer - Domestic Incoming	\$8.00 per item	
Wire Transfer - Domestic Outgoing	\$18.00 per item	
Wire Transfer - International Incoming	\$25.00 per item	
Wire Transfer - International Outgoing	\$55.00 per item	
Electronic Funds Transfers		
Bill Pay	Free	
Embold ATM Transactions	Unlimited	For transactions at an ATM owned by Embold.
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 and through the Call Center	\$4.95 per transaction	For payments to your Embold account(s) using a debit card from another financial institution.
Non-Network ATM Transactions	\$1.50 each	For transactions at an ATM not owned by Embold or not affiliated with the Co-Op Network. For Plus accounts, up to \$25 per month in Non-Network ATM fees will be refunded when account qualifications are met.
PIN Change (ATM, Debit, Visa cards)	Free	
Plastic Card Replacement Fee	\$5.00 per card	Debit/Credit Card replacement fee

