

# RATE & FEE DISCLOSURE

As of October 1, 2023

## CHECKING ACCOUNTS

Checking account rates are variable and are set by the Board of Directors monthly. Dividends are calculated on a daily balance, compounded monthly, and credited at the end of the month. Dividends begin to accrue upon deposit. All 3Rivers checking accounts require a \$25 minimum account opening deposit and include Online Account Access, Bill Pay, Debit Card, Mobile Banking, and access to 35K+ No Surcharge ATMs (3Rivers fee still may apply) nationwide.

	Dividends+ Checking	Cash Back Checking	Reward Checking	Livin' Free Checking	Standard Checking	Onward Checking
<b>Account Features</b>	See chart listed below	Cash back for cleared debit card transactions (see chart listed below)	Dividend Earning (see chart listed below)	Up to 3 "Oops Refunds" per year (by member request - Online Account Access and Direct Deposit or active Online Bill Pay required for refund eligibility).	-	One NSF refund per lifetime of account.
<b>Monthly Fee</b>	<b>\$5</b> Waived in cycle, if qualifications are met. See chart listed below.	<b>\$5</b> Waived if receiving only eStatements AND Account is less than 30 days old OR at least 10 3Rivers debit card transaction clear during the current statement cycle.	<b>\$5</b> If balance is below \$2,000 at any time during the month. Waived if the account has been open less than one month.	<b>NONE</b> Account available to members age 13-25. Accounts will transition to Standard Checking when the primary accountholder turns 26 years of age.	<b>\$5</b> Waived if receiving only eStatements OR a minimum daily account balance of \$1,000+ OR a total relationship minimum daily balance of \$5,000+ OR account is less than 60 days old	<b>\$8</b>

**Minimum Daily Balance** = If account balance falls below indicated dollar amount ANY TIME during the month, it will not receive a waiver of the applicable fee unless at least one of the other potential waiver conditions (if applicable) is met.

**Individual Combined Relationship:** The total value of your Minimum Daily Balance within all loans and accounts in which you have ownership, excluding Credit Cards, In School Student Loans, and Business Accounts.

Dividends+ Checking			Cash Back Checking																													
<p>Earns member a higher dividend rate AND refunds of up to \$12 (up to \$3 per item for the first 4 occurrences) ATM surcharge fees when all cycle* requirements are met. Those requirements are:</p> <ol style="list-style-type: none"> <li>1.) Make 15+ 3Rivers debit card purchases that clear during the qualification cycle* (\$0.01 minimum transaction amount)</li> <li>2.) Have 1+ Direct Deposit or Automated Payment<sup>2</sup> that clear during the qualification cycle* (\$1.00 minimum transaction amount)</li> <li>3.) Receive only eStatements</li> </ol>			<p>Cash Back Checking offers rewards for debit card transactions that clear your account during the monthly cycle*. Cash back percentages and reward caps are determined by the aggregate number of 3Rivers debit card transactions that clear the account as seen in the tier chart.</p>																													
<p><b>Dividend Rewards</b></p> <table border="1"> <thead> <tr> <th>BALANCE</th> <th>RATE</th> <th>APY*</th> </tr> </thead> <tbody> <tr> <td>Portion up to \$9,999.99</td> <td>Rate 1.98%</td> <td>APY 2.00%</td> </tr> <tr> <td>Portion \$10,000.00+</td> <td>Rate 0.15%</td> <td>APY 0.15%</td> </tr> <tr> <td>Base rate (if requirements not met)</td> <td>Rate 0.01%</td> <td>APY 0.01%</td> </tr> </tbody> </table> <p>* - Dividends+ Checking Rewards Cycle = First of Month to Last of Month</p>			BALANCE	RATE	APY*	Portion up to \$9,999.99	Rate 1.98%	APY 2.00%	Portion \$10,000.00+	Rate 0.15%	APY 0.15%	Base rate (if requirements not met)	Rate 0.01%	APY 0.01%	<p><b>Cash Back Rewards</b></p> <table border="1"> <thead> <tr> <th>CYCLE DEBIT CARD TRANSACTIONS</th> <th>CASH BACK RATE*</th> <th>MAX REFUND AMOUNT</th> </tr> </thead> <tbody> <tr> <td>1 to 19 Transactions</td> <td>1.00%</td> <td>\$2.50</td> </tr> <tr> <td>20 to 39 Transactions</td> <td>1.00%</td> <td>\$5.00</td> </tr> <tr> <td>40 to 59 Transactions</td> <td>1.00%</td> <td>\$7.50</td> </tr> <tr> <td>60+ Transactions</td> <td>1.00%</td> <td>\$10.00</td> </tr> </tbody> </table> <p>* - Cash Back Checking Rewards Cycle = First of Month to Last of Month</p>			CYCLE DEBIT CARD TRANSACTIONS	CASH BACK RATE*	MAX REFUND AMOUNT	1 to 19 Transactions	1.00%	\$2.50	20 to 39 Transactions	1.00%	\$5.00	40 to 59 Transactions	1.00%	\$7.50	60+ Transactions	1.00%	\$10.00
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\*APY = Annual Percentage Yield. It is the rate actually earned in one year, taking into account the effect of compounding.

**Dividend Rate (RATE):** The fixed or variable rate paid.

**Account Disclosure:** Dividends are paid from current income and available earnings after required transfers to reserves are made at the end of a dividend period. Dividends are not guaranteed. The dividend rates appearing in this disclosure are accurate and effective for share accounts as of the date indicated. If you have any questions or require current dividend rate information on your accounts, please call a 3Rivers representative at 260.490.8328 or 800.825.3641.



This credit union is federally insured by the National Credit Union Administration.

# RATE & FEE DISCLOSURE

As of October 1, 2023



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## SAVINGS ACCOUNTS

Savings Account rates are variable and are set by the Board of Directors monthly. Dividends are calculated on a daily balance, compounded monthly, and credited at the end of the month. Dividends begin to accrue upon deposit. All 3Rivers savings accounts require a \$5 minimum account opening deposit and include Online Access and Mobile Banking.

Livin' Free Savings			Standard Savings		
BALANCE	RATE	APY*	BALANCE	RATE	APY*
Portion up to \$500	2.96%	3.00%	All Balances	0.10%	0.10%
Portion \$500.01+	0.10%	0.10%			
<b>Monthly Maintenance Fee:</b> None			<b>Monthly Maintenance Fee:</b> \$5		
Available to members up to age 25. Upon turning age 26, account will become a Standard Savings Account. Limited to one Livin' Free Savings Account per individual tax owner.			Monthly maintenance fee is waived if ANY ONE of the following is true: <ul style="list-style-type: none"> <li>You receive only eStatements</li> <li>Your Standard Savings account maintains a minimum daily balance of at least \$500</li> <li>Your individual combined relationship has a minimum daily balance of at least \$2,500</li> <li>Your Standard Savings account is 60 days old or less</li> <li>The primary owner is under age 18</li> <li>You are primary owner of an active 3Rivers consumer checking account</li> </ul>		

## Individual Retirement Accounts (IRA)

IRA rates are variable and are set by the Board of Directors monthly. Dividends are calculated on a daily balance, compounded monthly and credited at the end of the month. Dividends begin to accrue upon deposit. Share Certificates in various terms are also available. †

If BALANCE	RATE	APY*
All Balances	0.25%	0.25%

†No minimum opening balance required.

## MONEY MARKET ACCOUNTS

Money Market Account rates are variable and are set by the Board of Directors monthly. Dividends are calculated on a daily balance, compounded daily, and credited at the end of the month. Dividends begin to accrue upon deposit. During any statement period, you are limited to 6 withdrawals or transfers to another account by means of preauthorized, automatic or electronic transfer, telephone order, or telephone instruction.

Money Market	Money Plus	Jumbo Money Market
BALANCE	BALANCE	BALANCE
\$5,000 - \$24,999.99	\$10,000 - \$34,999.99	Up to \$99,999.99
\$25,000 - \$44,999.99	\$35,000 - \$74,999.99	\$100,000 - \$249,999.99
\$45,000 - \$64,999.99	\$75,000 - \$124,999.99	\$250,000 - \$499,999.99
\$65,000 - \$84,999.99	\$125,000 - \$499,999.99	\$500,000 - \$1,999,999.99
\$85,000 - \$124,999.99	\$500,000+	\$2,000,000 - \$5,000,000
\$125,000+		\$5,000,000+
RATE 1.09% 1.19% 1.29% 1.39% 1.49% 1.59%  APY* 1.10% 1.20% 1.30% 1.40% 1.50% 1.60%  If balance falls below minimum for tier, the rate drops to lower tier. If balance falls below \$5,000 during the month, the dividend rate drops to the Standard Savings rate. (See above)	RATE 0.55% 0.60% 0.70% 0.75% 0.85%  APY* 0.55% 0.60% 0.70% 0.75% 0.85%  May issue up to three checks per month. If balance falls below minimum for tier, the rate drops to the lower tier. If balance falls below \$10,000 during the month, the dividend rate drops to the Standard Savings rate. (See above)	RATE** 0.25% 2.23% 2.47% 2.71% 3.68% 4.16%  APY* 0.25% 2.25% 2.50% 2.75% 3.75% 4.25%  If balance falls below minimum for tier, the rate drops to the lower tier. If balance falls below \$100,000 during the month, a \$25 fee will be assessed.
<b>Minimum Account Opening Balance:</b> \$5,000	<b>Minimum Account Opening Balance:</b> \$10,000	<b>Minimum Account Opening Balance:</b> \$100,000
<b>Monthly Maintenance Fee:</b> \$10 If balance is below \$5,000 at any time during the month.	<b>Monthly Maintenance Fee:</b> \$15 If balance is below \$10,000 at any time during the month.	<b>Monthly Maintenance Fee:</b> \$25 If balance is below \$100,000 at any time during the month.

\*APY = Annual Percentage Yield. It is the rate actually earned in one year, taking into account the effect of compounding.

Dividend Rate (RATE): The fixed or variable rate paid.

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## SHARE CERTIFICATE ACCOUNTS

Share Certificate Accounts are fixed rate accounts. Rates are based on 3Rivers investment rate and are declared on a weekly basis. Dividends are compounded daily and paid the last day of each month. The rate and APY will be in effect for the term of the certificate and are based upon the assumption that dividends will remain on deposit in that account until maturity. Premature withdrawal will reduce earnings. Certificates automatically renew at maturity unless funds are withdrawn from the account within seven calendar days after maturity or if 3Rivers receives notice within the grace period of seven days. If funds are withdrawn before the maturity date, an early withdrawal penalty is applicable and may include principal.

TERM	RATE	APY	Min. Bal to Open	Early Withdrawal Penalty <sup>1</sup>
3 Months	1.98%	2.00%	\$500	30 Days' Dividends
6 Months	1.98%	2.00%		
12 Months	5.12%	5.25%	\$1,000	180 Days' Dividends
18 Months	2.23%	2.25%		
24 Months	2.23%	2.25%		
30 Months	2.47%	2.50%		
36 Months	4.16%	4.25%		
48 Months	2.47%	2.50%	\$1,000	365 Days' Dividends
60 Months	2.47%	2.50%		

## OTHER SHARE CERTIFICATE

Other Share Certificate are limited time offerings that provide additional value. Share Certificate Accounts are fixed rate accounts. Rates are based on 3Rivers investment rate and are declared on a weekly basis. Dividends are compounded daily and paid the last day of each month. The rate and APY will be in effect for the term of the certificate and are based upon the assumption that dividends will remain on deposit in that account until maturity. Premature withdrawal will reduce earnings. At maturity, certificates automatically renew into the product denoted in the renewal product column below unless funds are withdrawn from the account within seven calendar days after maturity or if 3Rivers receives notice within the grace period of seven days. If funds are withdrawn before the maturity date, an early withdrawal penalty is applicable and may include principal.

TERM	RATE	APY	Min. Bal to Open	Early Withdrawal Penalty <sup>1</sup>	Renewal Product
Any Purpose Savings Certificate <sup>2</sup>	1.98%	2.00%	\$25	90 Days' Dividends	3 Months
11 Month Safety Certificate <sup>3</sup>	4.16%	4.25%	\$1,000	30 Days' Dividends (If closed before 30 days)	12 Months

<sup>1</sup> - Penalty varies based upon the term of the certificate (and may include principal) as follows: Under 1 year = the equivalent of 30 days' dividends; 12-36 months = the equivalent of 180 days' dividends; Over 36 months = the equivalent of 365 days' dividends; Any Purpose Savings = the equivalent of 90 days' dividends.

<sup>2</sup> - Any Purpose Savings Certificate Limited time offer and subject to discontinuation at any time without advance notice. Allows accountholder to select a term ranging from 6 to 24 months. Upon renewal, will renew at a 3-month Term. This certificate allows for the accountholder to add funds throughout the term of the certificate.

<sup>3</sup> - 11-Month Safety Certificate: Limited time offer and subject to discontinuation at any time without advance notice. Available to both consumer and business members. Upon renewal, will renew as the 12-Month Certificate. Account must be opened at least 30 days to be eligible for penalty free withdrawal. Entire balance must be closed to withdrawal funds.



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## FEES

Checking and Savings Account Fees		Other Fees	
Check Orders	Varies	Returned Mail Fee	\$5
Copies of Checks/Drafts	\$3	Assessed any day returned mail is received by 3Rivers	
Balancing Checkbook (hourly rate)	\$20	Official Check	\$5
Non-Sufficient Funds (paid/rejected)	\$33/\$10	Copy of Statement (per statement)	\$5
Fee applies per presentment when overdraft is created by check, in-person withdrawal, or other electronic means. Affirmative consent (opt-in) is required for ATM and one-time debit card transactions		Closed Account	\$25
Stop Payment (each or series)	\$33	If closed within 90 days of opening account	
Overdraft Protection Transfer	\$3	Domestic ACH Set-Up	\$15
Starter Check Fee (per page)	\$3	Domestic ACH Modification Fee	\$15
<b>Card Fees</b>		International Check Processing (Canadian/Other)	\$25/\$35
Non 3Rivers ATM (per transaction)	\$1	International ACH Monthly Maintenance	\$5
A Non 3Rivers transaction is considered an inquiry, transfer, deposit, or withdrawal on any non-3Rivers owned ATM. Does not apply to transactions on Cash Back Checking, Dividends+ Checking, or Livin' Free Checking		International ACH Set-Up	\$40
ATM/Debit/Credit Card Replacement	\$10	International ACH Modification Fee	\$40
ATM Empty Envelope Deposit	\$30	ACH Rejection/Correction Fee	\$5
Expedited Delivery (Next Day/Second Day)	\$50/\$25	Returned Deposit	\$25
<b>IRA &amp; HSA Fees</b>		Incoming Wire Transfers	\$10
IRA Plan Annual Maintenance Fee	\$10	Outgoing Wire Transfers	
Waived if ANY ONE of the following are true:		Domestic Recurring/New	\$15/\$25
• The IRA Plan is less than 30 days old		International - US Correspondent	\$15/\$25
• Your combined IRA Plan maintains a minimum daily balance of at least \$2,500		International US Dollar/Foreign Currency	\$40/\$25
• Your individual combined relationship has a minimum daily balance of at least \$10,000		Check Cashing	FREE for 3Rivers Members
IRA Premature Withdrawals	\$10	\$3 if not a member & check is drawn from a 3Rivers Account	
IRA Account Closure Fee	\$25	Signed Over Check Fee (Members only)	\$5
IRA Transfer Out Fee	\$25	Re-Open Account	\$15
HSA Account Closure Fee	\$25	If reopened within 90 days	
HSA Transfer Out Fee	\$25	Monthly Inactive Fee	\$3
		No activity on account for 12 months. IRA accounts and accounts with \$1,000+ in assets or primary owner is under the age of 18 are exempt from this fee.	
		Escheatment Fee (up to...)	\$30
		Foreign Currency Exchange Fee	\$5
		Special Cash Order Fee	\$100
		Expedited Delivery – Official/Bank Check (Next Day/Second Day)	\$50/\$25

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