



# Account Disclosure Rate Supplement and Schedule of Fees and Charges

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## INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures.

The Annual Percentage Yields and corresponding Dividend/Interest Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:  
5/2/2024

Account Type	FIXED RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input checked="" type="checkbox"/> Share (1)(2)	\$0.00 - \$4,999.99	0.75 %	0.750 %
	\$5,000.00 - \$9,999.99	0.75 %	0.750 %
	\$10,000.00 - \$24,999.99	0.75 %	0.750 %
	\$25,000.00 - \$49,999.99	0.75 %	0.750 %
	\$50,000.00 - \$99,999.99	0.75 %	0.750 %
	\$100,000.00 & Greater	0.75 %	0.750 %
<input type="checkbox"/> NexGen Minor Savings (1)(2)	\$5.00 - \$1,000.00	5.10 %	5.000 %
	\$1,000.01 & Greater	0.75 %	0.750 %
<input type="checkbox"/> Holiday Savings Club (1)		0.75 %	0.750 %
<input type="checkbox"/> Preferred Share Investment (1)(2)	\$5,000.00 - \$24,999.99	0.85 %	0.850 %
	\$25,000.00 - \$49,999.99	0.85 %	0.850 %
	\$50,000.00 - \$99,999.99	0.90 %	0.900 %
	\$100,000.00 & Greater	1.01 %	1.000 %
<input type="checkbox"/> Traditional IRA (1)(2)	\$50.00 - \$4,999.99	0.80 %	0.800 %
	\$5,000.00 - \$9,999.99	0.85 %	0.850 %
	\$10,000.00 - \$24,999.99	0.85 %	0.850 %
	\$25,000.00 - \$49,999.99	0.90 %	0.900 %
	\$50,000.00 - \$99,999.99	0.90 %	0.900 %
	\$100,000.00 & Greater	1.00 %	1.000 %
<input type="checkbox"/> ROTH IRA (1)(2)	\$50.00 - \$4,999.99	0.80 %	0.800 %
	\$5,000.00 - \$9,999.99	0.85 %	0.850 %
	\$10,000.00 - \$24,999.99	0.85 %	0.850 %
	\$25,000.00 - \$49,999.99	0.90 %	0.900 %
	\$50,000.00 - \$99,999.99	0.90 %	0.900 %
	\$100,000.00 & Greater	1.00 %	1.000 %
<input type="checkbox"/> Coverdell Education Savings (1)		0.80 %	0.800 %

Account Type	FIXED RATE (Term Accounts)				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input checked="" type="checkbox"/> Term Share Certificate (1)(2)	<u>\$1,000</u>	6 Month <input type="checkbox"/>	\$1,000.00 - \$24,999.99	<u>2.01</u> %	<u>1.990</u> %
			\$25,000.00 - \$99,999.99	<u>2.01</u> %	<u>1.990</u> %
			\$100,000.00 - \$250,000.00	<u>2.01</u> %	<u>1.990</u> %
	<u>\$1,000</u>	10 Month <input type="checkbox"/>	\$1,000.00 - \$24,999.99	<u>2.78</u> %	<u>2.750</u> %
			\$25,000.00 - \$99,999.99	<u>2.78</u> %	<u>2.750</u> %
			\$100,000.00 - \$250,000.00	<u>2.78</u> %	<u>2.750</u> %
	<u>\$1,000</u>	12 Month <input type="checkbox"/>	\$1,000.00 - \$24,999.99	<u>2.53</u> %	<u>2.500</u> %
			\$25,000.00 - \$99,999.99	<u>2.53</u> %	<u>2.500</u> %
			\$100,000.00 - \$250,000.00	<u>2.53</u> %	<u>2.500</u> %
	<u>\$1,000</u>	15 Month <input type="checkbox"/>	\$1,000.00 - \$24,999.99	<u>0.00</u> %	<u>0.000</u> %
			\$25,000.00 - \$99,999.99	<u>0.00</u> %	<u>0.000</u> %
			\$100,000.00 - \$250,000.00	<u>0.00</u> %	<u>0.000</u> %
	<u>\$1,000</u>	18 Month <input type="checkbox"/>	\$1,000.00 - \$24,999.99	<u>0.00</u> %	<u>0.000</u> %
			\$25,000.00 - \$99,999.99	<u>0.00</u> %	<u>0.000</u> %
			\$100,000.00 - \$250,000.00	<u>0.00</u> %	<u>0.000</u> %
	<u>\$1,000</u>	24 Month <input type="checkbox"/>	\$1,000.00 - \$24,999.99	<u>3.09</u> %	<u>3.050</u> %
			\$25,000.00 - \$99,999.99	<u>3.09</u> %	<u>3.050</u> %
			\$100,000.00 - \$250,000.00	<u>3.09</u> %	<u>3.050</u> %
	<u>\$1,000</u>	36 Month <input type="checkbox"/>	\$1,000.00 - \$24,999.99	<u>4.06</u> %	<u>3.990</u> %
			\$25,000.00 - \$99,999.99	<u>4.06</u> %	<u>3.990</u> %
			\$100,000.00 - \$250,000.00	<u>4.06</u> %	<u>3.990</u> %
<input type="checkbox"/> NexGen Term Share Certificate (1)(2)	<u>\$100</u>	12 Month <input type="checkbox"/>		<u>3.04</u> %	<u>3.000</u> %

(1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (509) 325-7728.

(2) All deposited funds earn the rate for the tier.

## Schedule of Fees and Charges

<b>FEE SCHEDULE</b>	
<b>GENERAL FEES</b>	
Membership Fee	\$20.00
Account Activity Printout	\$5.00/printout
Account Reconciliation	\$20.00/hour and \$20.00 minimum charge
Account Research	\$20.00/hour and \$20.00 minimum charge
Canadian Item Deposit	\$10.00/item
Cashier's Check	\$2.00/check if not payable to account owner
Coin Delivery Order	10.00% of order
Deposit Item Return	\$30.00/item
Foreign Item Deposit	At cost
Foreign Currency Delivery Charge	\$10.00
Garnishment Processing	\$50.00
Inactive Membership	\$5.00/month charged after 24 months
IRA Annual Fee	The amount charged by the administrator
Money Order	\$2.00/money order
Noncompensating Funds Check Cashing	\$10.00/check
Notary	\$5.00/notary act
Overdraft Transfer from Line of Credit	\$5.00/transfer
Photocopy	\$2.00/copy
Returned Statement Mail	\$5.00/month
Statement Copy	\$5.00/copy
Stop Payment Cashier's Check	\$10.00/check if original check returned
Stop Payment Cashier's Check	\$35.00/check if original check not returned
Wire Transfer (Incoming)	\$5.00/transfer
Wire Transfer (Outgoing) Domestic	\$25.00/transfer
Wire Transfer (Outgoing) International	\$50.00/transfer

<b>SHARE DRAFT ACCOUNT FEES</b>	
NSF	\$30.00/item
Overdraft	\$30.00/item
Overdraft Transfer from Line of Credit	\$5.00/transfer
Privilege Pay Overdrafts	\$30.00/item
Share Draft Printing	Prices may vary depending upon style
Stop Payment	\$30.00/request
<b>EFT FEES</b>	
ACH Overdraft	\$30.00/item
ATM Fees at Coop Network ATM's	None
ATM Fees at Non-Coop Network ATM's	Any ATM surcharges by other financial institutions will be charged to your account.
Debit Card Overdraft	\$30.00/item
Debit Card Replacement/Reissue Fee	\$5.00
Expedited Deliver of Debit Card and/or PIN	\$5.00 - \$30.00 for card
	\$5.00 - \$30.00 for PIN
	Cost depend choice of delivery service
International Transactions – ATM and Point of Sale	1.00% of transaction, single and multi-currency
Online Bill Payer	Free
<b>SAFE DEPOSIT BOX FEES</b>	
Annual Rental Size	Fee
3" x 5" Box	\$25.00/year
3" x 10" Box	\$35.00/year
5" x 10" Box	\$45.00/year
Change of Locks	Costs will vary, we will bill the technician's cost
Drilling of Boxes	Costs will vary, we will bill the technician's cost