Rate and Fee Disclosure

FORTERA CREDIT UNION
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The Rate and Fee Disclosure explain current terms, rates, and fees applicable to the savings, checking and share certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, 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, Money Market, and Share Certificate Accounts

Effective Date: 10/5/2026	Dividend Rate	Annual Percentage Yield	Compounding Term	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Service Fee*	Minimum Balance to Earn Stated APY
SHARE ACCOUNTS							
Regular Share	0.100%	0.10%	Quarterly	$5.00	N/A	N/A	$50.00
Sprout Savings Share	0.100%	0.10%	Quarterly	$5.00	N/A	N/A	$25.00
Flex Savings Share	0.100%	0.10%	Quarterly	$5.00	N/A	N/A	$25.00
Spare Share	0.050%	0.05%	Quarterly	$5.00	N/A	N/A	$50.00
SPECIAL SHARE ACCOUNTS							
Change Up Savings				$0.00	N/A	N/A	$0.01
$0.00 -$2,000.00	1.491%	1.50%	Quarterly				
$2,000.01 or More	0.150%	0.15%	Quarterly				
High Yield Savings				$25.00	N/A	N/A	Stated Below
$0-$24,999.99	1.985%	2.00%	Monthly				$0.01
$25,000.00-$49,999.99	2.231%	2.25%	Monthly				$25,000.00
$50,000.00-$99,999.99	2.476%	2.50%	Monthly				$50,000.00
$100,000.00 - $249,999.99	2.966%	3.00%	Monthly				$100,000.00
$250,000.00 and over	3.454%	3.50%	Monthly				$250,000.00
CHECKING ACCOUNTS							
Full Circle Checking				$25.00	N/A**	$7.50/mo	Stated Below
$0-$999.99	N/A	N/A	N/A				N/A
$1,000 or more	0.100%	0.10%	Monthly				$1,000
Go Checking	N/A	N/A	N/A	$25.00	N/A	N/A	N/A
Restricted Transactions	N/A	N/A	N/A	$25.00	N/A	$10.00/mo	N/A
Flex Checking	N/A	N/A	N/A	$5.00	N/A	N/A	N/A
MONEY MARKET SAVINGS ACCOUNTS							
Money Market Account				$2,500.00	$2,500.00	$12.00/mo	Stated Below
$2,500.00 – $9,999.99	0.499%	0.50%	Monthly				$2,500.00
$10,000.00 - $24,999.99	0.499%	0.50%	Monthly				$10,000.00
$25,000.00 - $49,999.99	0.499%	0.50%	Monthly				$25,000.00
$50,000.00 - $74,999.99	0.499%	0.50%	Monthly				$50,000.00
$75,000.00 - $99,999.99	0.499%	0.50%	Monthly				$75,000.00
$100,000.00 and over	0.499%	0.50%	Monthly				$100,000.00
Premium Money Market				$25,000.00	$25,000.00	$25.00/mo	Stated Below
$0-$24,999.99	1.000%	1.00%	Monthly				$0.00
$25,000.00-$49,999.99	1.243%	1.25%	Monthly				$25,000.00
$50,000.00-$99,999.99	1.491%	1.50%	Monthly				$50,000.00
$100,000.00 - $249,999.99	1.737%	1.75%	Monthly				$100,000.00
$250,000.00 and over	2.960%	3.00%	Monthly				$250,000.00

The High Yield Savings, Money Market and Premium Money Market are tiered accounts. Dividend rates for a particular tier, as disclosed above, will apply to the entire account balance once the minimum daily balance reaches the balance range for that tier.

* The fee cycle for all accounts subject to the minimum daily balance requirement begins on the first day of the month and ends on the last day of the month. The minimum balance must be maintained in the account each day during the fee cycle to avoid the fee.

** The service fee for the Full Circle Checking Account cannot be avoided with a minimum balance. However, you will automatically receive a refund of the monthly fee by making 15 debit card transactions per month. We do not determine how merchants identify transactions but reserve the right to determine which transactions qualify. ATM and/or PIN transactions do not qualify. The monthly fee can also be refunded by having a Fortera loan (mortgages and credit cards are included).

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Effective Date: 10/5/2026	Dividend Rate	Annual Percentage Yield	Compounding Term	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Service Fee*	Minimum Balance to Earn Stated APY
SHARE CERTIFICATES							
Fixed Rate Certificate No additional deposits allowed except at maturity or during the grace period.							
6 Months	3.650%	3.70%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
12 Months	3.698%	3.75%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
18 Months	3.747%	3.80%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
24 Months	3.747%	3.80%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
36 Months	3.796%	3.85%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
48 Months	3.844%	3.90%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
60 Months	3.942%	4.00%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
Access Certificate Additional deposits allowed during the term, $5 minimum. One penalty-free withdrawal allowed during the term.							
12 Months	2.723%	2.75%	Quarterly	$25.00	N/A	N/A	$25.00
Smart Start Variable Rate Certificate Additional deposits allowed during the term, $5 minimum. Dividend rate & APY subject to change during the term.							
24 Months	3.650%	3.70%	Quarterly	$100.00	N/A	N/A	$100.00
Choice Certificate - New Money Only One bump rate allowed after first 12 months and additional new money deposit allowed at time of bump minimum deposit of $1000.00.							
36 Months	3.698%	3.75%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
Choice Certificate - New Money Only Two bump rates allowed after first 12 months and additional new money deposit allowed at time of bump minimum deposit of $1000.00.							
60 Months	3.844%	3.90%	Quarterly	$1,000.00	N/A	N/A	$1,000.00
INDIVIDUAL RETIREMENT ACCOUNTS							
Cumulative IRA Share				$5.00	N/A	N/A	Stated Below
$5.00 – $9,999.99	0.100%	0.10%	Quarterly				$5.00
$10,000.00 - $24,999.99	0.150%	0.15%	Quarterly				$10,000.00
$25,000.00 - $49,999.99	0.150%	0.15%	Quarterly				$25,000.00
$50,000.00 - $74,999.99	0.200%	0.20%	Quarterly				$50,000.00
$75,000.00 - $99,999.99	0.200%	0.20%	Quarterly				$75,000.00
$100,000.00 or more	0.200%	0.20%	Quarterly				$100,000.00
Fixed Rate IRA Certificate No deposits allowed except at maturity or during the grace period.							
12 Months	3.698%	3.75%	Quarterly	$500.00	N/A	N/A	$500.00
18 Months	3.747%	3.80%	Quarterly	$500.00	N/A	N/A	$500.00
24 Months	3.747%	3.80%	Quarterly	$500.00	N/A	N/A	$500.00
36 Months	3.796%	3.85%	Quarterly	$500.00	N/A	N/A	$500.00
48 Months	3.844%	3.90%	Quarterly	$500.00	N/A	N/A	$500.00
60 Months	3.942%	4.00%	Quarterly	$500.00	N/A	N/A	$500.00
Smart Start IRA Certificate - Additional deposits allowed during the term, $5 minimum.							
12 Months	3.601%	3.65%	Quarterly	$100.00	N/A	N/A	$100.00
Variable Rate IRA Certificate Additional deposits allowed $5 minimum. Dividend rate & APY subject to change during the term.							
18 Months	3.650%	3.70%	Quarterly	$500.00	N/A	N/A	$500.00

The Cumulative IRA is a tiered account. Dividend rates for a particular tier, as disclosed above, will apply to the entire account balance once the minimum daily balance reaches the balance range for that tier.

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Effective Date:	Dividend Rate	Annual Percentage Yield	Compounding Term	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee	Service Fee	Minimum Balance to Earn Stated APY
10/5/2026							
Products and Promos No Longer Offered							
Certificates, Jumbo Certificates & IRA Jumbo Certificates – Product Offers Ended on 02/12/2020							
30 Month IRA Variable Rate	1.19%	1.20%	Quarterly	$500.00	N/A	N/A	$500.00
Variable Rate Certificate – Product Offer Ended on 04-30-2018* **							
18 Months	0.299%	0.30%	Quarterly	$500.00	N/A	N/A	$500.00
Legacy Life Money Market Account – Offered Only During Life Account Conversion							
$500.00 – $10,000.00	0.100%	0.10%	Monthly				$500.00
$10,000.01-$25,000.00	0.200%	0.20%	Monthly				$10,000.01
$25,000.01 - $50,000.00	0.399%	0.40%	Monthly				$25,000.01
$50,000.01 - $100,000.00	0.399%	0.40%	Monthly				$50,000.01
$100,000.01 or more	0.499%	0.50%	Monthly				$100,000.01
Galaxy Gold Account	**Product Offer Ended on December 31, 2015**			$2,500.00	$2,500.00	$12.00/mo	Stated Below
$2,500.00 – $9,999.99	0.100%	0.10%	Monthly				$2,500.00
$10,000.00 - $24,999.99	0.100%	0.10%	Monthly				$10,000.00
$25,000.00 - $49,999.99	0.150%	0.15%	Monthly				$25,000.00
$50,000.00 - $74,999.99	0.150%	0.15%	Monthly				$50,000.00
$75,000.00 - $99,999.99	0.150%	0.15%	Monthly				$75,000.00
$100,000.00 or more	0.150%	0.15%	Monthly				$100,000.00
Elevate Money Market	**Product Offer Ended on February 03, 2020**			$2,500.00	$2,500.00	$12.00/mo	Stated Below
$2,500.00 – $9,999.99	0.100%	0.10%	Monthly				$2,500.00
$10,000.00 - $24,999.99	0.100%	0.10%	Monthly				$10,000.00
$25,000.00 - $49,999.99	0.150%	0.15%	Monthly				$25,000.00
$50,000.00 - $74,999.99	0.150%	0.15%	Monthly				$50,000.00
$75,000.00 - $99,999.99	0.150%	0.15%	Monthly				$75,000.00
$100,000.00 or more	0.150%	0.15%	Monthly				$100,000.00
Freedom Plus Share	**Product Offer Ended on January 21, 2021**						
	0.100%	0.10%	Quarterly	$5.00	N/A		N/A
ValuChecking Plus	**Product Offer Ended on January 21, 2021**			$500.00	$500 or loan	$7.50/mo	Stated Below
$500.00 - $999.99	0.050%	0.05%	Monthly				$500.00
$1,000.00 - $2,499.99	0.050%	0.05%	Monthly				$1,000.00
$2,500.00 or more	0.050%	0.05%	Monthly				$2,500.00
FreedomPlus (50+) Checking	**Product Offer Ended on January 21, 2021**			$100.00	$100 or Loan or Over Age 60	$3.00/mo	Stated Below
$500.00 - $999.99	0.050%	0.05%	Monthly				$500.00
$1,000.00 - $2,499.99	0.100%	0.10%	Monthly				$1,000.00
$2,500.00 or more	0.100%	0.10%	Monthly				$2,500.00

The ValuChecking Plus and FreedomPlus are tiered accounts. Dividend rates for a particular tier, as disclosed above, will apply to the entire account balance once the minimum daily balance reaches the balance range for that tier.

*** Additional deposits allowed during the term, $5 minimum. Dividend rate & APY subject to change during the term.

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Truth-in-Savings Disclosures

As explained in the MSA, the "Rate & Fee Disclosure" 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 are set forth above. For all accounts except fixed rate certificates, the Dividend Rate and Annual Percentage Yield may change at any time in the discretion of the Credit Union. Where noted, the FullCircle Checking, ValuChecking Plus, Freedom Plus Checking, Money Market Accounts, and Cumulative IRA are Tiered Rate Accounts. For these accounts, when the account balance is within thespecified range for a tier, the Dividend Rate specified for that tier will apply to the entire balance in the account. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For fixed rate 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.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

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 open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you may not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

Effective April 24, 2020, the Board of Governors of the Federal Reserve system amended the requirement under Regulation D to remove the numeric limits on certain kinds of transfers and withdrawals that may be made each month from "savings deposits". If the balance in the FreedomPlus account is below $25 and there is no activity for 120 days, the account will be closed and any remaining funds transferred to the savings account.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits 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 early withdrawal penalty is equal to 90 days dividends on the amount withdrawn if the certificate term is less than 12 months; 180 days dividends on the amount withdrawn if the certificate term is 12 months to less than 36 months; and 365 days dividends on the amount withdrawn if the certificate term is 36 months or greater.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. If earned dividends are insufficient to satisfy the penalty, the penalty will be deducted from 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 account owner 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 attains age 59½.

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 seven (7) 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 accountmay not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

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Fee Schedule

Share Account Fees

Membership Fee $5.00
Change of Ownership ..... $10.00 each
Closing Account (within 120 days) $15.00
Re-establishment Fee (within 6 months) $10.00

Draft Account Fees

Check Order ..... Per Vendor
Duplicate Check (copy) ..... $1.00 per item
FreedomPlus† $3.00/month
Waived with daily min balance of $100 or more/ Fortera loan/ Member age 60+
Restricted Transaction Account $10.00/month
Temporary Checks ..... $1.00/12 checks
Full Circle Checking $7.50/month
ValuChecking Plus† $7.50/month
Waived with daily min balance of $500 or more or Fortera loan

Money Market Account Fees

Money Market† $12.00/month
Waived with daily min balance of $2,500 or more
Galaxy Gold $12.00/month
Waived with daily min balance of $2,500 or more
Premium Money Market $25.00/month
Waived with daily min balance of $25,000 or more
Elevate Money Market $12.00/month
Waived with daily min balance of $2,500 or more
Money Market Checks (30) ..... No Charge

Debit Card Fees

Dispute Processing ..... Per Vendor
International Transaction Fee ..... 1% of transaction amount
Fee applies to card transactions made at a location in a foreign country and to transactions payable to a merchant located in a foreign country even if the transaction was initiated from within the United States
Replacement Debit Card ..... $6.00 each
Rush Debit Card Delivery $45.00
Use of Non-Fortera ATM ..... $2.00 each

Overdraft Fees

Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means
Courtesy Pay ..... $31.00 each
Non-Sufficient Funds (NSF)* ..... $31.00 each
Overdraft Fee ..... $31.00 each

Internet Services

Bill Payment ..... No Charge
Bill Payment Stop Payment ..... $31.00 each
Online/Mobile Banking ..... No Charge
Zelle® ..... No Charge
Zelle® Stop Payment ..... $31.00 each

CO-OP Shared Branching Fees

Cashier's Check $5.00
Coin Exchange ..... 6% of Ticket Total

Safe Box Fees

3x5 ..... $15.00/year
5x5 ..... $30.00/year
3x10 ..... $30.00/year
5x10 ..... $40.00/year
10x10 ..... $50.00/year
Late Payment Fee (after 10 days) $10.00
Replacement Key ..... Per Vendor
Drilling ..... Per Vendor

Other Account Fees

Account Activity Printout Fee (up to 4 pgs) ..... $1.00/min.
$0.25 each page over 4
Duplicate Statement Fee ..... $3.00 each
Duplicate Tax Form ..... $3.00 each
Inactivity Fee $10.00/month
Legal Processing Fee $60.00/item
(Whether or not funds were actually paid)
Manual Processing $30.00/month
(Payroll/ACH after 60 days)
Paper Statement Fee $3.00/month
Research Fee (minimum 1 hour) $20.00/hr
Returned Deposit Item Fee ..... $20.00 each
Returned Loan Payment Fee (except credit cards) ..... $31.00 each
Statement Reconciliation (by appt) ..... No Charge
Stop Payment (ACH) $15.50/request
Stop Payment Presentment (ACH) ..... $15.50 each
Stop Payment (Check) $15.50/request
Stop Payment Presentment (Check) ..... $15.50 each

Other Services

Cashier's Check ..... $5.00 each
Commercial Money Order (Domestic) ..... $25.00 each
Commercial Money Order (Int'l) ..... $27.50 & up
Copy of Credit Union By-Laws $3.00/request
Express Delivery Fee (Weekday) ..... $35.00 each
Fax Requests $1.00/page
Indemnity Bond ..... $25.00 each
Invalid Mailing Address $5.00/month
Money Orders ..... $2.00 each
Notary Service ..... No Charge
Signature Guarantee ..... No Charge
US Savings Bonds ..... No Charge
Wire Transfer (Domestic) – Incoming ..... No Charge
Wire Transfer (Domestic) – Outgoing $20.00/request
Wire Transfer (Int'l) – Incoming ..... No Charge
Wire Transfer (Int'l) – Outgoing $50.00/request
Loan Payment by Phone ..... $10.00 each

†*The ValuChecking Plus, FreedomPlus, and Money Market Accounts are tiered rate accounts. The dividend rate for a tier as disclosed on our separate Rate Schedule will apply to the entire account balance once the minimum daily balance reaches the balance range for that tier.*

**An NSF Fee 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 Fee.*

Fees as of August 18, 2025 (Subject to Change)

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