Consumer Checking and Savings Account Rate and Terms

EFFECTIVE DATE:
6/1/2025 to 6/30/2025

For current rate information, please call 480-441-5900 (AZ) 512-996-4000 (TX) or 855-TRUWEST

ACCOUNT RATES AND TERMS

ACCOUNT	DIVIDENDS			BALANCE REQUIREMENTS			ACCOUNT LIMITATIONS
	Annual Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded and Dividends Credited	Minimum Opening Balance	Balance Method to Calculate Dividends	Minimum Monthly Balance	
Youth Savings	0.100%	0.10%	Monthly	$5	Average Daily Balance	$5	Account automatically converts to Share Savings Account when member turns 18.
Select Savings	0.100%	0.10%	Monthly	-	Average Daily Balance	-	
Share Savings	0.100%	0.10%	Monthly	$5	Average Daily Balance	$5	
High Yield Checking $0 - $10,000 $10,000.01 - $100,000+ (Account Requirements not met. See below) $0 - $100,000+	 3.962% 0.050% 0.050%	 4.00% 0.05% 0.05%	Monthly	-	Average Daily Balance	-	Account Requirements Apply (See below).
Cash Back Checking	0.050%	0.05%	Monthly	-	Average Daily Balance	-	Account Requirements Apply (See below).
Simply Checking	N/A	N/A	N/A	-	N/A	-	TruWest's TruCourtesy Pay Program not available. Limited to Secondary Checking Accounts.
Christmas Club Savings	0.250%	0.25%	Monthly	-	Average Daily Balance	-	Transfer and Withdrawal Limitations Apply. Scheduled Annual Disbursement.
IRA Savings	1.242%	1.25%	Monthly	-	Average Daily Balance	-	Transfer and Withdrawal Limitations Apply
Money Market $0 - $9,999 $10,000 - $24,999 $25,000 - $49,999 $50,000 - $99,999 $100,000 - $249,999 $250,000+	 0.100% 0.896% 0.995% 1.341% 1.735% 2.078%	 0.10% 0.90% 1.00% 1.35% 1.75% 2.10%	Monthly	$10,000	Average Daily Balance	-	No ACH Withdrawals No Check Writing Ability

This Account Rates and Terms Schedule sets forth current conditions, rates, fees and charges applicable to your Savings and Checking Accounts with TruWest Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement. All products, rates, terms and conditions, subject to change without notice.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

BRANCH/DEPARTMENT

TRUTH IN SAVINGS ACCOUNT DISCLOSURES

EFFECTIVE DATE:

TRUTH IN SAVINGS ACCOUNT DISCLOSURES

The information above, below and on the reverse side may all collectively be referred to as the "Truth in Savings" Disclosures. Except as specifically described, the following disclosures apply to all of the accounts above.

Account Requirements for Checking Rewards:
-$500 in qualifying Direct Deposit
-15 qualifying debit/credit purchase transactions
-For High Yield Checking if requirements are not met, Dividends are variable; current rate of 0.050%
-If requirements are met: Cash Back reward of $0.10 on qualifying *debit* purchase transactions.

All Checking Rewards requirements must be met in order to receive the rewards associated with the program. Program, rates, rewards, terms and conditions subject to change at any time without notice. Only one rewards checking account per primary member (i.e. one account per social security number) and only one rewards type (High Yield or Cash Back) available on an account at one time. Monthly requirement cycle is based upon the calendar month ("Cycle Month"). To earn rewards, all requirements must be met during the Cycle Month. Members may change their rewards election at any time by contacting TruWest Credit Union. Earned reward will be determined by designated account type as of the last business day of the Cycle Month. A qualifying direct deposit is a recurring electronic deposit, made through the Automated Clearing House (ACH) network, of at least $500 aggregate per month in payroll, pension, government benefits (such as Social Security) funds or other regular monthly income by a member's employer, the government, or an outside agency. Credit card cash advance transfers, wire transfers, person to person transfers, transfers from one account to another or deposits made at a physical TruWest location or ATM are not qualifying direct deposits. At least 15 qualifying TruWest debit card or credit card purchase transactions (or a combination) must post and settle to your rewards account during the Cycle Month.

Automated teller machine ("ATM") transactions do not qualify as a debit/credit purchase transactions; do not count toward Cycle Month requirements; or earn cash back rewards. Cash back reward only awarded on qualifying *debit purchase* transactions. Qualifying transactions must post and settle to your rewards account during the Cycle Month. Transactions will not qualify if in a pending state. Transactions may take one or more business days from the date the transaction was made to post and settle to an account. Surcharge free ATMs limited to TruWest Credit Union ATMs and designated CO-OP Financial Services™ Network ATMs. ATM must be in CO-OP network at the time of transaction. Please contact TruWest for further information. If requirements are met, Dividends or earned cash back will be credited to your rewards account after the close of the Cycle Month. High Yield dividends will post monthly as two separate transactions: 1. As a regular dividend; and 2. If requirements are met, as a rewards dividend, for a combined total dividend in accordance with the current annual dividend rate and APY. If you close your account before accrued dividends are credited and/or before the requirements are met, accrued dividends will not be paid. Speak to a credit union representative for complete details.

Accrual of Dividends: Dividends will begin to accrue on non-cash deposits (e.g. checks) on the day the deposit is credited to your account. For ACH deposits, dividends will begin to accrue on the payer-designated effective date of the deposit even if we make the amount of the deposit available for withdrawal before that date. If the effective date is not a business day, dividends will begin to accrue on the following business day.

Compounding and Crediting: For dividend bearing accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month. With the exception of Money Market accounts, if you close your account before accrued dividends are credited, the accrued dividends will not be paid.

Nature of Dividends: In accordance with the Arizona Credit Union Code, the Board Of Directors may declare dividends to be paid on accounts from Undivided Earnings, after provision for required reserves has been made.

Rate and Fee Information: The Dividend Rates and Annual Percentage Yields (APY) on these accounts are set forth above and may change at any time as determined by the Board of Directors. All accounts are variable rate accounts. Rates may change after account is opened and fees could reduce earnings. High Yield Checking and Money Market accounts are variable tiered rate accounts. The Dividend Rates and Annual Percentage Yields applicable depend on the balance ranges set forth above. For Money Market accounts, once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for the balance will apply to the full balance of your account while at that range. For High Yield checking accounts, if you meet the requirements you will earn the first dividend rate and range of APY listed above for the account on balances of $10,000 or less and will earn the second dividend rate and APY on balances over $10,000. High Yield Checking pays a second tier rate of dividends, if you meet the account requirements, and pays a lower rate of dividends if you do not meet the account requirements. All accounts are subject to any balance caps or program terms, conditions, or restrictions. Fees; see the attached fee schedule for a listing of fees and charges applicable to your accounts. Fees are subject to change at any time.

Account Limitations: Additional withdraw and balance limitations imposed by the Credit Union apply to Christmas Club accounts as indicated above. All accounts may be subject to fees as indicated on the next page. Information relating to investment certificates (regular or IRA) is contained within a separate document.

Deposit Insurance: Each member relationship is federally insured to at least $250,000 by the National Credit Union Administration (NCUA), a US Government agency, and backed by the full faith and credit of the United States Government.

Balance Information: To open any account, you must deposit or already have on deposit the minimum required share(s) in a membership Share Savings account. The minimum balance required to open or maintain each account is set forth above. The minimum monthly balance required to earn dividends and/or avoid a service fee is set forth above. The Average Daily Balance method used to calculate dividends adds the full amount of principal in the account each day of the period, divides that figure by the number of days in the period, and applies a periodic rate to the result. ACH deposits are included in the account principal balance on the payer-designated effective date of the deposit even if we make the amount of the deposit available for withdrawal before that date. If the effective date is not a business day, the ACH deposit will be included in the account principal balance on the following business day. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield.

RATE AND FEE SCHEDULE

EFFECTIVE DATE:

6/1/2025 to 6/30/2025

Certain transactions/services will be available through Shared Branching facilities, and members will need to inquire about fees that may be charged by that institution.

ALL FEES SHOWN ARE PER TRANSACTION, ITEM, OR PAGE, IF NOT OTHERWISE SPECIFIED.

SHARE SAVINGS /YOUTH ACCOUNTS

Below Par Value Fee — $5.00[1]
(if balance is less than $5 and no activity for more than six months)

Inactive Membership Fee — $5.00[1]
(no activity for 24 consecutive months)

Unclaimed Property Processing Fee — $50.00

CHRISTMAS CLUB SAVINGS

Withdrawal/Transfer — $5.00
(other than annual disbursement by Credit Union)

CASH BACK CHECKING

TruCourtesy Pay Program Fee — Waived[2]
(one per calendar year)

HIGH YIELD CHECKING

TruCourtesy Pay Program Fee — Waived[2]
(one per calendar year)

ALL CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

(as applicable)

Overdraft Protection Plan Fee — $2.00
(per item paid from Share Savings, Visa Credit Card or Personal Credit Line)

TruCourtesy Pay Program Check, TCPP[3] ACH[4] Item or TCPP[3] Debit Card Debit Transaction Fee — $15.00

Hourly Checking Account Reconciliation Assistance or Member Research — $10.00

Returned Item — $35.00
(Checks drawn from your own account at another institution)

Returned Loan Payment — $25.00
(deducted from Share Savings account)

Stop Payment on Check or ACH[4] — $30.00

Copy of Source Document — $2.00

Statement Copy — $3.00
(provided by Credit Union personnel)

AUTOMATED TELLER MACHINE (ATM) / DEBIT CARD

Network ATM (Non-TruWest/Non-Co-Op) Withdrawal — $2.00
(if more than five per month/per membership)[5]

TruCourtesy Pay Program ATM Transaction Fee — $15.00

ONLINE BANKING AND BILL PAYMENT SERVICES

TruCourtesy Pay Program Bill Payment Transaction Fee — $15.00

Electronic Payment Stop Payment Fee — $30.00

Funds Transfer (inter-institution transfers)

Standard 3-Day

- Up to $3,000.00 (per transfer - outbound only) — $2.50
- $3,000.01 - $15,000.00 (per transfer – outbound only) — $6.00

Premium Next Day

- Up to $2,000.00 (per transfer – outbound only) — $8.00

Text Banking*
(*Message and data rates may apply from wireless carrier)

MISCELLANEOUS SERVICES

Cashier's Check — $5.00
(fee waived if check payable to member/joint owner)

Returned Mail Due to Bad Address — $5.00

Inbound Wire Fee — $10.00

Outbound Domestic Wire Transfer — $20.00

Outbound Domestic Wire Transfer — $15.00
(recurring WIN wire)

Recurring Wire Set-up — $7.00

Outbound International Wire Transfer — $40.00

Courier Express Delivery Courtesy Service — As assessed by courier service

Cashier's Check Cancellation Due to Loss or Theft — $30.00
(subject to approval; additional conditions apply)

Check Cashing — $2.00

Legal Processing — $50.00

Verification of Deposit — $15.00

Outgoing IRA Transfers — $20.00

Skip Pay Fee - Credit Card — $5.00

Skip Pay Fee - Installment Loan — $35.00

SAFE DEPOSIT BOX

Annual Rental Fee — $25.00 - $100.00
(fees vary by size)

Key Deposit — $10.00
(two keys)

Lock Drilling — $100.00 minimum
(for unreturned or lost key(s); includes parts and labor)

[1]Per month [2] Account requirements must be met [3]TCPP = TruCourtesy Pay Program [4]ACH = Automated Clearing House [5]ATM Owner/Institution fees may also apply

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