

TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.			Connected Credit Union Truth-in-Savings Rate and Fee Schedule This Rate and Fee Schedule is part of your Agreement with the Credit Union		
The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated to the right. If you have any questions or require current rate information on your accounts, please call the Credit Union at 1 (800) 464-3773 or 1 (855) 946-2328.			Par Value of Membership Shares: The Par Value of a Membership Share is \$25.00		THE DATE OF THIS RATE AND FEE SCHEDULE IS: <u>12/01/2025</u>

Share Account	Share Savings Account	High Yield Savings/Money Market Account				Checking Account	IRA Share Account	Christmas Club Account	HSA Account	Other Club Accounts
BALANCE TIERS	N/A	\$2,000-24,999	\$25,000-49,999	\$50,000-99,999	\$100,000 & Over					
DIVIDEND RATE	.05	1.25	1.50	2.00	2.25	.00	.25	.05	.05	.05
ANNUAL PERCENTAGE YIELD ("APY")	.05	1.26	1.52	2.02	2.28	.00	.25	.05	.05	.05
Dividends Compounded	Monthly	Monthly					Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly					Monthly	Monthly	Monthly	Monthly
Dividend Period	Monthly	Monthly				Monthly	Monthly	Monthly	Monthly	Monthly
Minimum Opening Deposit	\$25.00	\$2,000					\$5.00	\$5.00	\$5.00	\$5.00
Minimum Balance to earn APY and to Avoid Service Charge set forth in this Schedule	\$25.00 to Earn APY – \$0.00 to avoid service charges	\$2,000.00 to earn APY and to avoid service charges					\$5.00	\$5.00	\$5.00	\$5.00

Electronic Funds Transfer Services: Limitations, Fees, and other Important Information			
Daily ATM Limits (\$/#)	*\$510.00 / 5 Per 24 Hours	Online Transaction Processing	Generally, it will take 2-5 days to process a transaction.
Daily POS Limits (\$/#)	*\$2,000.00 / 8 Per 24 Hours	Stopping Payment of an Online Bill Payment Transaction	Cut off time to cancel payment on the process date is 12:30 p.m. Eastern Standard Time (EST). A stop pay can only be placed on a CHECK that has already been processed and sent out, as long as the check has not already cleared. You may contact us or our representative pursuant to our Agreement during normal business hours at 1 (800) 464-3773 or 1 (855) 946-2328.
Daily Check Card Limits (\$/#)	\$2,000.00 Per 24 Hours	Bill Payment Limits	\$2,500.00 Per 24 Hours

Fees applicable to Electronic Banking Transactions:			
	\$ per		\$ per
All SURF Network Transactions*	free	Replacement Card per occurrence	\$15.00
All non-proprietary (non-SURF) Transactions*	\$1.00	Personal Identification Number (PIN) request	\$5.00
*Transactions includes withdrawals, inquiries, denials, and deposits			

CONTACT INFORMATION & OPT-OUTS:			
Reporting Fraud or Unauthorized Activity: 1 (800) 464-3773 main office or 1 (855) 946-2328 Winslow Branch or Connected Credit Union, Attention: Card Services Fraud Department, P.O. Box 1096, Augusta, ME 04332-1096 To Report an Error on Your Accounts/Home Banking Inquiries/To Stop Payment on an Electronic Service or Pre-Authorized Transfer/Opt-Out Election: 1 (800) 464-3773 main office or 1 (855) 946-2328 Winslow Branch or Connected Credit Union, Attention: Member Services, P.O. Box 1096, Augusta, ME 04332-1096 All other Inquiries: 1 (800) 464-3773 main office or 1 (855) 946-2328 Winslow Branch; Connected Credit Union, P.O. Box 1096, Augusta, ME 04332-1096			

Fees and Service Charges for All Accounts and Services:			
General Overdraft fee/NSF's (per occurrence – to include repeat presentments)	\$29.00	Return Statement Undeliverable (per occurrence)	\$3.00
Member Privilege - Overdraft Privilege Fee (per occurrence – to include repeat presentments)	\$29.00	Check printing fee (per 100) Check Printing Solutions or Clarke American	Price varies depending on style
Returned Deposited Item Fee (per occurrence) – to include repeat presentments)	\$10.00	Online Bill Payment Return Item	\$10.00
Share transfer fee (per transfer) from prime share to checking account	\$3.00	Visa® Gift Card (per card)	\$4.00
Stop payment request, per item	\$20.00	Christmas Club closed prior to 9/30	\$5.00
Account Reconciliation and Research (per hour)	\$25.00	Legal process tax levies, garnishments, etc. (per occurrence)	\$25.00
Check copy fee (per item)	\$2.00	Account closed within 6-months of opening due to abuse or otherwise	\$25.00
Copy of a Statement (per statement)	\$5.00	Abandoned Property/Processing Fee	\$5.00
Account printout (per page)	\$2.00	Monthly Inactivity Fee (no activity for 2 years and a balance < \$50)	\$2.00
Teller Check Request (per check)	\$2.00	Consumer Loan Modification/Extension Fee	\$25.00
Wire transfer fee (per transfer) – share to share	\$15.00	Photocopies	\$.25
Wire transfer (domestic) fee (per transfer) – outgoing	\$25.00	Fax request, incoming or outgoing, per page	\$1.00
Wire transfer (international) fee (per transfer)	\$40.00	Home Banking/Mobile Banking/Phone Banking (iTalk)	Free
Excessive share transaction fee (per transaction) 8 free per mo.	\$1.00	Monthly Electronic Statement - CUEStatement	Free
Money order fee (per money order)	\$1.00	Annual IRA Administrative Fee	Free
Business or d.b.a. Checking (per month)	\$10.00	Electronic Bill Payment (Note: \$3/month if no activity for 90 days)	Free
Collection of Foreign Funds (per item)	\$10.00 or actual costs if higher	Third Party Check Cashing Fee: The Credit Union may charge a fee for cashing a check drawn by our Member on us (per item)	2% up to a max. of \$25.00

TRUTH-IN-SAVINGS ACT DISCLOSURE

Share and Checking Accounts

- 1. Rate Information.** The dividend rate and Annual Percentage Yield ("APY") on your accounts are set forth in the Truth-in-Savings Act Rate and Fee Schedule ("Schedule") provided here. The dividend rate and APY may change each dividend period as determined by the Credit Union's Board of Directors.
- 2. Compounding and Crediting.** Dividends will be compounded and will be credited as set forth in the Schedule. The Dividend Period ("period") for each of your accounts is set forth in the Schedule. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. If your account is closed or you make a withdrawal during a dividend period before dividends are credited, you may not receive accrued but uncredited dividends.
- 3. Balance Information.** Any minimum deposit to open an account, and the minimum average daily balance you must maintain to avoid service fees and to earn the annual percentage yield stated for your account is set forth in the Schedule. **"Average Daily Balance Method"**-Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the Period. The average daily balance is calculated by adding the balance in your account for each day of the Period and dividing that figure by the number of days in the Period. **Accounts with Minimum Balance Requirements** - If you fail to maintain the minimum balance required to earn the

dividend rate and annual percentage yield for any account as set forth in the Schedule, then you will not earn the dividend rate and annual percentage yield for the period in which you do not meet this requirement.

- 4. Accrual of Dividends.** Dividends will begin to accrue on cash deposits and noncash items (e.g. checks) on the business day you make the deposit to your account.
- 5. Transaction Limitations for All Share Savings Accounts.** Limitations are set forth in the first Section of this Booklet entitled "Membership, Accounts and Account Services Agreement." **Additional Limitations for IRA Savings Accounts** - You are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA or other Credit Union accounts. Deposits are not limited. Transfers to a Credit Union IRA Certificate are allowed subject to applicable law; and the minimum balance requirements and other restrictions applicable to the Certificate Account.
- 6. Excessive Transaction Fees.** Free Share Savings account transactions are limited to three (8) per month. Additional transactions during a month will cause a fee, as set forth in the Schedule, to be imposed.