Our Rates & Service Charges

CENTRAL ONE FEDERAL CREDIT UNION
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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, 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) and Business Service Agreement (BSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date: 10-05-26	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Regular Share Savings	0.05%	0.05%	n/a	n/a	n/a	Quarterly	Quarterly
Stash Savings	0.05%	0.05%	n/a	n/a	n/a	Quarterly	Quarterly
Regular Checking	0.05%	0.05%	n/a	n/a	n/a	Monthly	Monthly
Premium Checking	0.05%	0.05%	n/a	n/a	n/a	Monthly	Monthly
Student Checking	0.05%	0.05%	n/a	n/a	n/a	Monthly	Monthly
Money Market	1.10%	1.10%	n/a	n/a	n/a	Quarterly	Quarterly
Tiered Money Market							
$0.01 - $9999.99	1.05%	1.05%					
$10,000.00 - $49,999.99	1.10%	1.10%	n/a	n/a	n/a	Quarterly	Quarterly
$50,000.00 - $99,999.99	1.19%	1.20%					
$100,000.00 - $or more	1.59%	1.60%					
IRA Shares	0.05%	0.05%	n/a	n/a	n/a	Quarterly	Quarterly
Coverdell Education Savings	0.05%	0.05%	n/a	n/a	n/a	Quarterly	Quarterly
Premium Certificates/ Premium IRA Certificates[1]							
6 months	3.45%	3.50%					
9 months	3.45%	3.50%					
12 months	3.45%	3.50%					
15 months	4.36%	4.45%	$10,000	$10,000	n/a	Monthly	Monthly
18 months	3.49%	3.55%					
24 months	3.54%	3.60%					
30 months	3.54%	3.60%					
36 months	3.54%	3.60%					
60 months	3.69%	3.75%					
Boost Certificates							
12 months	3.45%	3.50%	$100	$100	n/a	Monthly	Monthly
24 months	3.54%	3.60%					
Regular Certificates (and IRA Certificates)							
6 months	3.45%	3.50%					
9 months	3.45%	3.50%					
12 months	3.20%	3.25%					
15 months	4.36%	4.45%	$500	$500	n/a	Monthly	Monthly
18 months	3.25%	3.30%					
24 months	3.30%	3.35%					
30 months	3.30%	3.35%					
36 months	3.30%	3.35%					
60 months	3.45%	3.50%					

[1] *Member must be at least 18 years of age and have a minimum monthly direct deposit of $1,500 into a Premium Checking account.*

Vacation & Holiday Club accounts have been discontinued. All existing Vacation & Holiday Club accounts are considered regular savings accounts.

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Rates for Savings, Checking and Certificate Accounts for Business

Effective Date: 10-05-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Business Solutions Checking	0.0%	0.0%	n/a	n/a	n/a	n/a	n/a
Business Solutions Plus Interest Checking			n/a	n/a	$25,000 (monthly average)	Monthly	Monthly
$0.00 - $24,999.99	0.00%	0.00%					
$25,000.00 - $49,999.99	0.30%	0.30%					
$50,000.00 - $99,999.99	0.75%	0.75%					
$100,000.00 +	1.00%	1.00%					
Business Money Market			n/a	n/a	none	Quarterly	Quarterly
$0.00 - $49,999.99	1.99%	2.00%					
$50,000.00 - $99,999.99	2.97%	3.00%					
$100,000.00 - $199,999.99	3.45%	3.50%					
$200,000.00 +	3.94%	4.00%					
IOLTA Checking	3.00%	3.04%	n/a	n/a	n/a	Monthly	Monthly

Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" 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 you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors.

Tiered Money Market Accounts are Tiered Rate Accounts. For these accounts, if the balance is within a particular tier, the Dividend Rate and Annual Percentage Yield specified for that tier will apply to the full balance in the account.

The Dividend Rates and Annual Percentage Yields shown in the table above are the prospective rates as of the effective date shown above. For 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 start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield.

For all accounts except share certificates, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the Average Daily Balance for the period. To obtain the Average Daily Balance for the period, we add up the ending balance in the account for each day in the period, and divide the total by the number of days in the period. For share certificates, 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

For Tiered Money Market accounts, you may not make more than one (1) covered *transaction* per month. For Money Market accounts, you may not make more than three (3) covered *transactions* per month. Covered *transactions* include your checks, transfers initiated through online banking or mobile banking, ACH transfers, merchant point of sale *transactions*, preauthorized or automatic transfers, and overdraft protection transfers. The date we use to determine the number of *transactions* is the date a *transaction* is posted to (actually credited to or debited from) an account, rather than the date you initiate the *transaction*. If you exceed this limit, we may refuse or reverse the *transaction*, and we may impose a charge as specified in the listing of service charges provided below. If you repeatedly exceed this limit, we may terminate the account.

7. Certificate Account Features

a. Account Limitations

Except for Boost Certificates, after you start the account, you may not make additional deposits to a Certificate Account. For Boost Certificates, you may make additional deposits. Additionally, Boost Certificates have a $10,000.00 principal limit, and only one is allowed per member.

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 amount of the penalty is based on the term of your certificate account. For account terms of 12 months or less, the penalty is equal to three months' dividends on the amount withdrawn. For account terms of more than 12 months, the penalty is equal to six months' dividends on the amount withdrawn.

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2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that have been or would be earned on the amount withdrawn. If the account has not yet earned enough dividends or if dividends have previously been withdrawn, 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 owner on an account 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 or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. If the term of your certificate is not available at the time of renewal, your certificate will renew at the next longest term available. You have a grace period of ten (10) 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 account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Premium Checking & Certificate Account Features

Premium Checking and Certificate accounts are available only for individuals. The following features are unique to Premium Checking and Certificate accounts:

a. Premium Checking Important Information

In order to qualify for a Premium Checking Account you must provide us with an e-mail address and receive monthly e-Statements for the account and have direct deposits of regular paychecks, social security, pension or other recurring monthly income of at least $1,500.00 per month to the account. Failure to comply with the eligibility requirements of the Premium Checking account may result in your Premium Checking account being converted to a Regular Checking account without notice. Central One reserves the right to discontinue or modify any benefits under this program and/or convert your account to Regular Checking at any time for any reason without notice. Although you may receive some Direct Deposit (ACH) deposits up to two days early, if these are reversed for any reason, you will be responsible for bringing your account current, and for any service charges resulting from a negative or low balance. Direct Deposits (ACH) from international senders are not eligible for early access. Cashback rewards will not be paid on fraudulent or unauthorized transactions. Irregular transactions that appear to be conducted with the sole purpose of earning the cashback rewards will not qualify for rewards, and you may be required to reimburse us if rewards are paid on that activity. Rewards are posted on the last business day of the month. Transactions not posted and settled that month will not count toward that month's rewards and will be counted toward the next month's rewards. 0.25% rate discount on adjustable-rate mortgages only. Conversion from Regular Checking or Central Advantage to Premium Checking will not be automatic and must be made before the last business day of the month to be effective at the start of the next monthly statement. Student Sense accounts cannot be converted until the student reaches the age of 18.

b. Account Qualifications for Premium Certificates

In order to qualify for a Premium Certificate Account, you must be an owner on a Premium Checking Account and have a minimum opening deposit of $10,000.00 in the Premium Certificate Account. You must maintain a minimum balance of $10,000.00. If you do not maintain all requirements for qualification on the Premium Checking Account you have with us, we may, with thirty (30) days' notice to you, apply the regular certificate dividend rate instead of the Premium Certificate dividend rate to the account.

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Our Service Charges

Par Value of One Share (required for membership) $5.00

Account Reactivation $25.00

ACH Return/Rejection Reversal $25.00

ATM Withdrawal (Over 12 Per Month) $1.00

Bank/Cashier's Check $3.00

Certified Mail Charge for Checks $5,000 or more $7.00

Check Copies - FREE via online banking or:
- First Copy ..... FREE
- After First Check ..... $25/hour research fee (min. 1 hour)

Check Orders ..... Pricing varies by style

Credit Cards
- Late Payment $29.00
- Over Limit Charge $29.00

Dormant Account ..... up to $50.00

Excess Withdrawal Fee (for Money Market Withdrawal/Transfer)
- Each Withdrawal/Transfer over 3 Per Month $10.00

Expedited Bill Pay
- Electronic $8.00
- Overnight check $30.00

Foreign Check Collection $25.00

Foreign Returned Check $25.00

Inactivity
- (After 15 Months of Inactivity) $5.00/Month

Loan Late Charge (After 15 Days) $5.00

Mortgage Late Charge .....
- 3.00% of the overdue payment of Principal & Interest

Online Funds Transfer ..... Free

Tiered Money Market Account Withdrawal/Transfer (Excess Withdrawal Fee)
- Each Withdrawal/Transfer (Over 1 Per Month) $10.00

Replacement Debit or Credit Card $10.00

Research Charge (Minimum 1 Hour) ..... $25.00 / Hour

Safe Deposit Boxes (Available in all full-service branches):
- 3x5 ..... $30.00 / Year
- 3x10 ..... $55.00 / Year
- 5x5 ..... $45.00 / Year
- 5x10 ..... $80.00 / Year
- 10x10 ..... $140.00 / Year
- Paper Billing $25.00
- Late Payment (after 30 days) $25.00
- Lost Key $10.00

Statement Copy $2.50

Stop Payment (Draft or ACH) $25.00

Trustee Transfer Charge $25.00

Visa Gift Card $3.95

Visa Gift Card (Replacement) $5.00

WIRE TRANSFERS
- Incoming $5.00
- Outgoing Domestic $25.00
- Outgoing International $50.00
- Recalling & Resending International $40.00
- Recalling without Resending International $25.00

- Domestic Frequent Wire $20.00
- International Frequent Wire $50.00

OVERDRAFT SERVICE CHARGE STRUCTURE

Premium Courtesy Pay (ATM & POS)
- Transactions $20.00 & under $5.00
- Transactions $20.01 to $100.00 ..... $20.00
- Transactions $100.01 and Greater $30.00

Non-Sufficient Funds (NSF)/Courtesy Pay* $30.00

Uncollected /Courtesy Pay* $30.00

***Uncollected Funds charges occur when you do not have enough *available* balance**. If your statement says "Uncollected/Courtesy Pay Returned", that means you were charged an uncollected funds fee. "Uncollected/Courtesy Pay Paid", means the item was paid and you were charged a Courtesy Pay fee. **NSF charges occur when you do not have enough *actual* balance.** "NSF/Courtesy Pay Returned" means you were assessed an NSF fee. "NSF/Courtesy Pay Paid" means the item was paid and you were charged a Courtesy Pay fee. **Please see Your Responsibilities for Insufficient Funds and Overdrafts for more information about available vs actual balances.**

ADDITIONAL CHARGES FOR BUSINESS ACCOUNTS

Disposable Night Deposit Bags ..... $25.00/100 bags

Manual Payment Processing Charge $25.00

Overnight Bill Pay $30.00

Overdraft Transfer (Per Check) $10.00

Business Solutions Checking
- Checks Paid ..... 100 free then $0.30 per check

Business Solutions Plus Interest Checking
- Checks Paid ..... 250 free then $0.30 per check
- Low Balance $25.00
- *(if average daily balance falls below $25,000.00)*

Business Money Market Withdrawal/Transfer (Excess Withdrawal Fee)
- Each Withdrawal/Transfer over 3 Per Month $10.00

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