

# Rate Schedule

Rates Accurate as of 08/01/2020



## Checking, Savings & Money Market<sup>1</sup>

Account	Balance	Rate	APY <sup>2</sup>
<b>Income Checking (When qualifications met)</b>	\$0 - \$25,000	1.00%	1.00%
<b>Income Checking (\$25,000.01 or when qualifications not met) See account characteristics for more detail.</b>	\$25,000.01 +	0.03%	0.03%
<b>RewardsPLUS Checking</b>	N/A	This account does not pay dividends	
<b>Regular Savings</b>	N/A	0.01%	0.01%
<b>Achievers Club Savings (Under Age 19)</b>	N/A	0.01%	0.01%
<b>Holiday Club Savings</b>	\$0 - \$49.99	0.00%	0.00%
	\$50.00 +	0.03%	0.03%
<b>IRA Savings</b>	\$0 - \$4,999.99	0.03%	0.03%
	\$5,000.00 - \$24,999.99	0.10%	0.10%
	\$25,000.00 - \$49,999.99	0.15%	0.15%
	\$50,000.00 +	0.20%	0.20%
<b>Money Market</b>	\$0 - \$4,999.99	0.03%	0.03%
	\$5,000.00 - \$9,999.99	0.03%	0.03%
	\$10,000.00 - \$24,999.99	0.03%	0.03%
	\$25,000.00 - \$49,999.99	0.05%	0.05%
	\$50,000.00 - \$99,999.99	0.08%	0.08%
	\$100,000.00 +	0.10%	0.10%
<b>Money Market Account w/ Bonus Dividend Plan</b>	\$0 - \$4,999.99	0.03%	0.03%
	\$5,000.00 - \$9,999.99	0.03%	0.03%
	\$10,000.00 - \$24,999.99	0.03%	0.03%
	\$25,000.00 - \$49,999.99	0.07%	0.07%
	\$50,000.00 - \$99,999.99	0.10%	0.10%
	\$100,000.00 +	0.13%	0.13%
<b>Premium Money Market Account</b>	\$0 - \$99,999.99	0.00%	0.00%
	\$100,000.00 - \$249,999.99	0.15%	0.15%
	\$250,000.00 - \$499,999.99	0.20%	0.20%
	\$500,000.00 - \$999,999.99	0.25%	0.25%
	\$1,000,000.00 +	0.30%	0.30%

## Certificates (Personal & IRA)<sup>3</sup>

Term	Min to Open & Earn Dividends	Up to \$9,999.99		\$10,000.00 - \$49,999.99		\$50,000.00 - \$99,999.99		\$100,000.00+	
		Rate	APY <sup>2</sup>	Rate	APY <sup>2</sup>	Rate	APY <sup>2</sup>	Rate	APY <sup>2</sup>
<b>3 Month</b>	\$500	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%
<b>6 Month</b>	\$500	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%
<b>12 Month</b>	\$500	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%
<b>18 Month</b>	\$500	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
<b>24 Month</b>	\$500	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%
<b>30 Month</b>	\$500	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%	0.55%	0.55%
<b>3 Year</b>	\$500	0.45%	0.45%	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%
<b>4 Year</b>	\$500	0.55%	0.55%	0.60%	0.60%	0.65%	0.65%	0.70%	0.70%
<b>5 Year</b>	\$500	0.65%	0.65%	0.70%	0.70%	0.75%	0.75%	0.80%	0.80%
<b>Achievers Club 12 Month</b>	\$100	0.25%	0.25%	0.30%	0.30%	0.35%	0.35%	0.40%	0.40%

<sup>1</sup>Variable rate accounts

<sup>2</sup>APY = Annual Percentage Yield

<sup>3</sup>Fixed rate accounts



## Account Characteristics

Income Checking	RewardsPLUS Checking	Free For All Checking
<ul style="list-style-type: none"> <li>• Minimum to open: \$1</li> <li>• No monthly fee</li> <li>• No minimum balance</li> <li>• Unlimited withdrawals</li> <li>• Free mobile banking, online banking, bill pay, budgeting tools, debit rewards and e-Statements</li> <li>• No Columbia ATM fee</li> <li>• Up to \$25 in nationwide ATM fees charged by the ATM owner refunded per month</li> <li>• Monthly Qualification Period requirements to earn 1.00% APY and ATM fee refunds:               <ol style="list-style-type: none"> <li>1. Enroll in e-Statements</li> <li>2. Have a direct deposit of at least \$500 into Income Checking</li> <li>3. Make 15 purchases using any combination of Income Checking debit card(s) and Columbia CU credit card</li> </ol> </li> </ul> <p>To earn rewards, you must meet each of the following requirements: 1) Be enrolled to get e-Statements by 11:59 p.m. PT two days before month end; 2) Have a direct deposit of at least \$500 by 6:00 p.m. on the last day of the month; 3) Make at least 15 purchases using a combination of your Income Checking debit card by 6:00 p.m. PT three days before month end and your Columbia CU credit card by 11:59 p.m. PT three days before month end. For example: In a month with 30 days, e-Statements by the 28th, direct deposit by month end, debit purchases by the 27th, and credit card purchases by the 27th. Please note, debit and credit card transactions may not post on the same day as the purchase. ATM transactions do not count toward the purchase requirement. For credit card purchases to apply, the member with the Tax Reported Owner Role must be the same on the Income Checking account and on the Columbia Credit Union Visa credit card. One Income Checking per member with Tax Reported Owner role.</p>	<ul style="list-style-type: none"> <li>• Minimum to open: \$1</li> <li>• No monthly fee</li> <li>• No minimum balance</li> <li>• Unlimited withdrawals</li> <li>• Free mobile banking, online banking, bill pay, budgeting tools, debit rewards and e-Statements</li> <li>• No Columbia ATM fee</li> <li>• One free folio of Columbia Custom Checks per year</li> <li>• Free money orders</li> <li>• 25% discount on safe deposit box rental</li> </ul>	<p>Grandfathered – Not available for new accounts as of October 1, 2019</p> <ul style="list-style-type: none"> <li>• Minimum to open: \$1</li> <li>• No monthly fee</li> <li>• No minimum balance</li> <li>• Unlimited withdrawals</li> <li>• Free mobile banking, online banking, bill pay, budgeting tools, debit rewards and e-Statements</li> <li>• Under age 19, get first folio of Columbia Custom Checks free</li> </ul>
Regular Savings	Achievers Club Savings (Under Age 19)	Holiday Savings Club
<ul style="list-style-type: none"> <li>• Minimum to open: \$5</li> <li>• Two free withdrawals; \$0.50 thereafter</li> <li>• Monthly Maintenance Fee</li> <li>• No monthly fee if               <ul style="list-style-type: none"> <li>- Under age 19 OR</li> <li>- Additional deposit or loan under same tax ID OR</li> <li>- Minimum balance of \$300; otherwise \$3</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Minimum to open: \$5</li> <li>• Six free withdrawals; \$0.50 thereafter</li> <li>• No monthly fee</li> <li>• No Columbia ATM fee on withdrawals from anywhere</li> <li>• Automatically converts to Regular Savings account on 19th birthday</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum to open: \$1</li> <li>• Withdrawals can be made with our branch or call center staff</li> <li>• No monthly fee</li> <li>• Annually, balance automatically transferred to designated savings or checking on Nov. 1</li> </ul>
Money Market Account	Premium Money Market Account	Achievers Club Certificates (Under Age 19)
<ul style="list-style-type: none"> <li>• Minimum to open: \$1,500</li> <li>• No monthly fee with \$1500 minimum balance; otherwise \$8 per month</li> <li>• See Bonus Dividend Plan on Rate Schedule and Important Account Information</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum to open: \$100,000</li> <li>• No monthly fee</li> </ul>	<ul style="list-style-type: none"> <li>• Permits additional deposits of \$50 or more at anytime.</li> <li>• Upon reaching the age of 19, renewal will no longer be at Achievers Club terms.</li> </ul>

The Rate Schedule and Fee Schedule set forth current conditions, rates, fees and charges applicable to your accounts at Columbia Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in these schedules from time to time. Each account holder agrees to the terms set forth on the Rate Schedule and Fee Schedule and acknowledges that they are part of the Membership and Account Agreement.

**Personal Fee Schedule**  
Effective as of 10/01/2019



Description		Additional Information
<b>Savings Accounts</b>		
Monthly Maintenance	\$0 to \$3	Varies according to savings product. Please see account characteristics for more details.
Excess Number of Withdrawals (per item)	\$0 to \$0.50	Varies according to savings product. See account characteristics for more details.
Check Cashing	1%	Free for Checks a) Under \$100 or b) When savings is more than \$50 or c) When member has other CCU accounts
<b>Checking Accounts</b>		
Non-Sufficient Funds (NSF) Return (per item, per presentment)	\$30	NSF can be created by check, in-person withdrawal, ACH or other electronic means.
Overdraft (per item)	\$30	Overdraft can be created by check, in-person withdrawal, ACH or other electronic means, and (after opting-in to discretionary courtesy pay) your one-time debit card transactions.
Overdraft Protection Transfer (per item)	\$5	
Overdraft Protection Transfer from LOC (per item)	\$5 + interest	See loan agreement for additional details.
Stop Payment (per series)	\$27	
Monthly Maintenance	\$0 to \$8	Varies according to checking product. See account characteristics for more details.
Deposited Item Return Fee	\$10	
<b>Wires</b>		
Outgoing Domestic	\$18	
Outgoing International	\$40	
Incoming Domestic & International	\$10	
<b>Other Services</b>		
Lifetime Membership	\$5	
Money Order (each)	1 free per day per member, then \$3 each	
Cashier's Check (each)	1 free per day per member, then \$5 each	
Returned Mail Processing	\$5	
Collection item		
Domestic	\$20	
International	\$40	
Inactive Account	\$5	An individual member is exempt from all monthly Inactive Account fees if they are the tax reported owner for any of these relationships as of each month-end: <ul style="list-style-type: none"> <li>• Has an open certificate</li> <li>• Has an open IRA Savings account</li> <li>• Is using investments and insurance services</li> <li>• Has an open loan with a balance</li> <li>• Has made any type of deposit or withdrawal on any of their deposit accounts in the past 365 days.</li> </ul> If an exemption does not apply, the inactive savings, checking, and money market accounts will be subject to the Inactive Account fee. Inactive is defined as not having a deposit or withdrawal for 365 days.
Abandoned Unclaimed Property	\$50	Assessed on inactive accounts considered abandoned when (for 36 consecutive months prior to the fee assessment) no member-initiated deposits, withdrawals, or transfers occur; no deposit or loan accounts are opened; the member has not otherwise contacted the Credit Union (verbally or in writing) requesting that the account remain.
Copies (Checks, statements, etc.) each	\$2.50	
Exchange Foreign Currency (each)	\$5	
Research & Reconciliation (per hour)	\$25	
ATM withdrawals on non-Columbia CU or non-Co-Op network ATMs	\$1	
3rd Party Payoff Request	\$25	
Skip Loan Payment	\$30	
Levy/Garnishment Processing	\$40	
External Transfer	\$3	Next-day delivery for amounts \$10-\$300
	1%	Next-day delivery for amounts \$300.01-\$2,000
Request Money	\$0.50	
Pay People	\$3	Next-day delivery for amounts \$10-\$300
	1%	Next-day delivery for amounts \$300.01-\$2,000

## Important Account Information

**1. Rate Information:** The Dividend Rates and Annual Percentage Yields on your accounts are provided on the Rate Schedule. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce the stated APY. Checking, Money Markets, and Savings: the Dividend Rate and Annual Percentage Yield are variable. Rate changes are discretionary, not tied to an index, and may change at any time without notice. Regular and IRA Certificates: the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the Account unless, as available, the Bump Rate feature is used.

**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. The Dividend Rate and Annual Percentage Yield are accurate as of the Effective Date which the Credit Union anticipates paying for the applicable dividend period.

**3. Compounding and Crediting:** For all applicable deposit accounts, dividends accrue daily and are compounded and credited monthly per statement cycle. **Income Checking** ATM rebates are paid on the last day of the month.

**Bonus Dividend Plan:** Earn a bonus dividend on your money market balance when enrolled in the Bonus Dividend Plan ("Plan") and meet Plan requirements. Plan requirements: Columbia Credit Union personal checking account ("Checking") with a minimum balance of \$2500 and either a direct deposit into Checking (in the current or previous statement period) or payment of a CCU loan in current statement period by automatic transfer from Checking. Checking, loan and money market accounts must be under the same tax ID number. To enroll in the Plan or to obtain additional information, visit any Columbia branch, use our secure "Contact Us" web form, online Live Chat, or call member service. Must enroll in the Plan and meet eligibility requirements by close of business on the last business day of the month to receive bonus dividend for that statement period. If the money market account is closed before a Plan dividend is credited, no portion of the accrued dividend will be received. Like regular money market account rates and yields, the Plan rates and yields are variable and may change without notice.

**4. Balance Information:** The minimum balances required to open and earn dividends on accounts are on the Rate Schedule. Dividends are calculated by the daily balance method. Dividends are calculated daily based on the ending balance. On the last calendar day of the month, accrued dividends are totaled and then credited to the account.

**5. Accrual of Dividends:** Dividends begin to accrue on cash and non-cash (checks and electronic) deposits on the business day you make the deposit to your account. If you close your account prior to the dividend period, accrued dividends will be paid upon request other than accrued, uncredited dividends under the Bonus Dividend Plan.

**6. Transaction Limitations:** You may withdraw accrued, uncredited dividends at any time other than as specified above in Accrual of Dividends. **Income Checking:** Purchase qualifier does not include ATM transactions. For credit card purchases to apply, the member with the Tax Reported Owner role must be the same on the Income Checking account and the Columbia CU Visa credit card. Structuring transactions for the sole purpose of earning higher dividends may result in account closure.

**7. Maturity:** Your account will mature within the term set on the Rate Schedule provided at account opening or maturity date on your Certificate Receipt or Maturity Notice.

**8. Early Withdrawal Penalty:** For Regular and IRA Certificates, We may impose a penalty if you withdraw any of the principal before the maturity date.

a. Amount of Penalty: The amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: 365 days or less - 90 days dividends; more than 365 days - 180 days dividends.

b. How the Penalty Works: The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties: At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following situations:

i. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

ii. When 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 59 1/2 or becomes disabled.

**9. Renewal Policy:** Regular and IRA Certificates are automatically renewable accounts. Upon maturity, accounts automatically renew for the same term unless otherwise noted. There is a grace period of ten (10) days after maturity in which to withdraw funds without incurring an early withdrawal penalty.

**10. Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable. The funds in your accounts (except IRA Certificates) may not be pledged to secure any obligation of an account owner, except obligations with Columbia Credit Union.

**11. Fees for Overdrawing Accounts:** Fees may be imposed on each check, draft, item, ATM withdrawal, debit card point of sale purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an Discretionary Courtesy Pay limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

**Except as specifically described, the Important Account Information apply to all accounts. If you have questions or require current rate information on your accounts, please contact the Credit Union.**