

**Rate Schedule**  
Rates Accurate as of May 2, 2019



**Checking, Savings & Money Market**

Account	Balance	Rate	APY <sup>1</sup>
Free For All Checking	N/A	This account does not pay dividends	
RewardsPLUS Checking (50+)	N/A	This account does not pay dividends	
Bonus Checking	N/A	This account does not pay dividends	
Income Checking	N/A	0.03%	0.03%
Regular Savings	N/A	0.03%	0.03%
Achievers Club Savings (Under Age 19)	N/A	0.03%	0.03%
Holiday Club Savings	N/A	0.03%	0.03%
Money Market	\$0 - \$4,999.99	0.03%	0.03%
	\$5,000.00 - \$9,999.99	0.03%	0.03%
	\$10,000.00 - \$24,999.99	0.06%	0.06%
	\$25,000.00 - \$49,999.99	0.10%	0.10%
	\$50,000.00 - \$99,999.99	0.15%	0.15%
	\$100,000.00 +	0.18%	0.18%
Money Market Account w/ Bonus Dividend Plan <sup>2</sup>	\$0 - \$4,999.99	0.03%	0.03%
	\$5,000.00 - \$9,999.99	0.03%	0.03%
	\$10,000.00 - \$24,999.99	0.07%	0.07%
	\$25,000.00 - \$49,999.99	0.13%	0.13%
	\$50,000.00 - \$99,999.99	0.19%	0.19%
	\$100,000.00 +	0.23%	0.23%
Premium Money Market Account	\$0 - \$99,999.99	0.00%	0.00%
	\$100,000.00 - \$249,999.99	0.90%	0.90%
	\$250,000.00 - \$499,999.99	0.95%	0.95%
	\$500,000.00 - \$999,999.99	1.00%	1.00%
	\$1,000,000.00 +	1.04%	1.05%

**Personal Certificates**

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>1</sup>	Rate	APY <sup>1</sup>	Rate	APY <sup>1</sup>	Rate	APY <sup>1</sup>
3 Month	\$500	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%	0.65%	0.65%
6 Month	\$500	0.85%	0.85%	0.90%	0.90%	0.95%	0.95%	1.00%	1.00%
12 Month	\$500	1.69%	1.70%	1.74%	1.75%	1.79%	1.80%	1.83%	1.85%
18 Month	\$500	1.83%	1.85%	1.88%	1.90%	1.93%	1.95%	1.98%	2.00%
24 Month	\$500	2.42%	2.45%	2.47%	2.50%	2.52%	2.55%	2.57%	2.60%
30 Month	\$500	2.47%	2.50%	2.52%	2.55%	2.57%	2.60%	2.62%	2.65%
3 Year	\$500	2.52%	2.55%	2.57%	2.60%	2.62%	2.65%	2.67%	2.70%
4 Year	\$500	2.72%	2.75%	2.76%	2.80%	2.81%	2.85%	2.86%	2.90%
5 Year	\$500	2.91%	2.95%	2.96%	3.00%	3.01%	3.05%	3.06%	3.10%
Achievers Club <sup>4</sup> 12 Month	\$100	1.69%	1.70%	1.74%	1.75%	1.79%	1.80%	1.83%	1.85%

**IRA Savings<sup>3</sup>**

Account	\$0 - 4,999.99		\$5,000 - \$24,999.99		\$25,000.00 - \$49,999.99		\$50,000.00+	
	Rate	APY <sup>1</sup>	Rate	APY <sup>1</sup>	Rate	APY <sup>1</sup>	Rate	APY <sup>1</sup>
IRA Savings	0.03%	0.03%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%

**IRA Certificates<sup>3</sup>**

Term	Min to Open & Earn Dividends	\$0 to \$9,999.99		\$10,000.00 - \$49,999.99		\$50,000.00 - \$99,999.99		\$100,000.00+	
		Rate	APY <sup>1</sup>	Rate	APY <sup>1</sup>	Rate	APY <sup>1</sup>	Rate	APY <sup>1</sup>
3 Month	\$500	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%	0.65%	0.65%
6 Month	\$500	0.85%	0.85%	0.90%	0.90%	0.95%	0.95%	1.00%	1.00%
12 Month	\$500	1.69%	1.70%	1.74%	1.75%	1.79%	1.80%	1.83%	1.85%
18 Month	\$500	1.83%	1.85%	1.88%	1.90%	1.93%	1.95%	1.98%	2.00%
24 Month	\$500	2.42%	2.45%	2.47%	2.50%	2.52%	2.55%	2.57%	2.60%
30 Month	\$500	2.47%	2.50%	2.52%	2.55%	2.57%	2.60%	2.62%	2.65%
3 Year	\$500	2.52%	2.55%	2.57%	2.60%	2.62%	2.65%	2.67%	2.70%
4 Year	\$500	2.75%	2.75%	2.76%	2.80%	2.81%	2.85%	2.86%	2.90%
5 Year	\$500	2.91%	2.95%	2.96%	3.00%	3.01%	3.05%	3.06%	3.10%
Achievers Club <sup>4</sup> 12 Month	\$100	1.69%	1.70%	1.74%	1.75%	1.79%	1.80%	1.83%	1.85%

<sup>1</sup>APY = Annual Percentage Yield.

<sup>2</sup>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.

<sup>3</sup>IRA contribution limits and the tax deductibility of those contributions are determined by the IRS and may vary depending on age, filing status, income, IRA plan type and participation in an employer retirement plan. Please see IRS.gov and your competent tax advisor for contributions and eligibility for tax deductions.

<sup>4</sup>Upon reaching the age of 19, renewal will no longer be at Achievers Club terms. Allows deposits of \$50 or more anytime.

## Account Characteristics

Free For All Checking	RewardsPLUS Checking (50+)	Bonus 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 and e-statements</li> <li>• Under age 19, get first 80 Columbia Custom Checks free</li> </ul>	<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>• One free order of Columbia Custom Checks per year</li> <li>• Free money orders</li> <li>• No Columbia ATM fee on checking withdrawals from anywhere</li> <li>• 25% discount on safe deposit box rental</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum to open: \$1</li> <li>• \$10 monthly fee</li> <li>• No minimum balance</li> <li>• Unlimited withdrawals</li> <li>• One free order of Columbia Custom Checks per year</li> <li>• Free money orders</li> <li>• No Columbia ATM fee on checking withdrawals from anywhere</li> </ul>
Income Checking	Regular Savings	Achievers Club Savings (Under Age 19)
<ul style="list-style-type: none"> <li>• Minimum to open: \$1</li> <li>• No monthly fee with direct deposit or \$500 minimum balance otherwise, \$7 per month</li> <li>• Unlimited withdrawals</li> <li>• Free mobile banking, online banking, bill pay and e-statements</li> </ul>	<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>
Holiday Savings Club	Money Market Account	Premium Money Market Account
<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>	<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>• Subject to transaction limitations as described in the Membership and Account Agreement.</li> <li>• See Bonus Dividend Plan on Rate Schedule</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum to open: \$100,000</li> <li>• No monthly fee</li> <li>• Subject to transaction limitations as described in the Membership and Account Agreement.</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 April 1, 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 \$10	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 wealth management 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 1%	Next-day delivery for amounts \$10-\$300 Next-day delivery for amounts \$300.01-\$2,000
Request Money	\$0.50	
Pay People	\$3 1%	Next-day delivery for amounts \$10-\$300 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. 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. 25-month regular, IRA, and Business Certificates (available 03/22/18 - 05/01/18) allows one a time rate increase, during certificate's original term, to match Columbia CU's then-current 24-month certificate rate.

**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.

**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. Account Limitations:** The account limitations for each account are listed on the Rate Schedule provided at account opening and detailed in the Membership & Account Agreement.

**7. Transaction Limitations:** You may withdraw accrued, uncredited dividends at any time other than as specified above in Accrual of Dividends. Achiever's Club: Permits additional deposits of \$50 or more at any time. Savings & MMA: No more than six (6) pre-authorized, automatic, phone or computer transfers may be made from this account to another account of yours or to a third party in any month. If you exceed these limitations, the transaction may be returned, unpaid, and your accounts may be subject to a fee or closure.

**8. 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.

**9. Early Withdrawal Penalty:** 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.

**10. 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. 25-month Regular and IRA Certificates (available 03/22/18 - 05/01/18) renew to 24-month terms.

**11. 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.

**12. 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.**