

# Rate Schedule

Rates Accurate as of 11/21/2023



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

Account	Balance	Rate	APY <sup>2</sup>
<b>Income Checking</b> (Rewards Qualified)	\$0 - \$25,000	5.84%	6.00%
<b>Income Checking</b> (Not Rewards Qualified OR Rewards Qualified & applies to balance above \$25,000) See Account Characteristics for more detail.	Any or \$25,000.01+	0.05%	0.05%
<b>RewardsPLUS Checking</b>	N/A	This account does not pay dividends	
<b>Spend Checking (Under age 18)</b>	N/A	This account does not pay dividends	
<b>Regular Savings</b>	N/A	0.20%	0.20%
<b>Achievers Club Savings (Under age 19)</b>	N/A	0.20%	0.20%
<b>Holiday Club Savings</b>	N/A	0.20%	0.20%
<b>IRA Savings</b>	\$0 - \$4,999.99	0.25%	0.25%
	\$5,000.00 - \$24,999.99	0.30%	0.30%
	\$25,000.00 - \$49,999.99	0.40%	0.40%
	\$50,000.00 +	0.45%	0.45%
<b>Money Market</b>	\$0 - \$4,999.99	0.30%	0.30%
	\$5,000.00 - \$9,999.99	0.45%	0.45%
	\$10,000.00 - \$24,999.99	0.50%	0.50%
	\$25,000.00 - \$49,999.99	0.65%	0.65%
	\$50,000.00 - \$99,999.99	0.85%	0.85%
	\$100,000.00 +	1.00%	1.00%
<b>Money Market Account w/ Bonus Dividend Plan</b>	\$0 - \$4,999.99	0.33%	0.33%
	\$5,000.00 - \$9,999.99	0.55%	0.55%
	\$10,000.00 - \$24,999.99	0.60%	0.60%
	\$25,000.00 - \$49,999.99	0.75%	0.75%
	\$50,000.00 - \$99,999.99	0.95%	0.95%
	\$100,000.00 +	1.09%	1.10%
<b>Premium Money Market Account</b>	\$0 - \$99,999.99	0.00%	0.00%
	\$100,000.00 - \$249,999.99	1.24%	1.25%
	\$250,000.00 - \$499,999.99	1.74%	1.75%
	\$500,000.00 - \$999,999.99	1.98%	2.00%
	\$1,000,000.00 - \$2,499,999.99	3.20%	3.25%
	\$2,500,000.00+	4.17%	4.25%

## 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>	\$500.00	1.19%	1.20%	1.24%	1.25%	1.44%	1.45%	1.74%	1.75%
<b>6 Month</b>	\$500.00	3.40%	3.45%	3.45%	3.50%	3.64%	3.70%	3.93%	4.00%
<b>12 Month</b>	\$500.00	3.88%	3.95%	3.93%	4.00%	4.12%	4.20%	4.41%	4.50%
<b>18 Month</b>	\$500.00	2.91%	2.95%	2.96%	3.00%	3.15%	3.20%	3.45%	3.50%
<b>24 Month</b>	\$500.00	2.42%	2.45%	2.47%	2.50%	2.67%	2.70%	2.96%	3.00%
<b>30 Month</b>	\$500.00	2.42%	2.45%	2.47%	2.50%	2.67%	2.70%	2.96%	3.00%
<b>3 Year</b>	\$500.00	2.42%	2.45%	2.47%	2.50%	2.67%	2.70%	2.96%	3.00%
<b>4 Year</b>	\$500.00	1.44%	1.45%	1.49%	1.50%	1.69%	1.70%	1.98%	2.00%
<b>5 Year</b>	\$500.00	1.44%	1.45%	1.49%	1.50%	1.69%	1.70%	1.98%	2.00%
<b>Achievers Club 12 Month</b>	\$100.00	3.88%	3.95%	3.93%	4.00%	4.12%	4.20%	4.41%	4.50%

<sup>1</sup>Variable rate accounts

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

<sup>3</sup>Fixed rate accounts

## Account Characteristics

Income Checking	Requirements	
<ul style="list-style-type: none"> <li>• Minimum to open: \$1</li> <li>• When Monthly Qualification Period Requirements are met: pays Rewards APY on balance through \$25,000 &amp; Non-Rewards APY on balance above \$25,000.</li> <li>• When Monthly Qualification Period Requirements are not met: pays Non-Rewards APY</li> <li>• No monthly fee</li> <li>• No minimum balance</li> <li>• Unlimited withdrawals</li> <li>• Free mobile &amp; online banking, including bill pay, budgeting tools, debit rewards, and e-Statements</li> <li>• No Columbia ATM fee</li> <li>• Refund up to \$25 in nationwide ATM owner fees per month when Qualification Period Requirements are met.</li> <li>• Minimum Monthly Qualification Period (Period)</li> </ul>	<p><b>Period: 26<sup>th</sup> of prior mo. – 25<sup>th</sup> of current mo.</b></p> <ul style="list-style-type: none"> <li>• Minimum Requirements to meet during the Period for Rewards APY and ATM refunds:               <ul style="list-style-type: none"> <li>○ e-Statements enrollment</li> <li>○ One Direct Deposit Credit of at least \$500 into Income checking</li> <li>○ 15 <b>posted*</b> Income Checking debit card or Columbia CU credit card purchases; <b>pending</b> transactions do not qualify. Please Note: Debit and credit card transactions may not post (or may show as pending, not posted) to your Income Checking or Credit Card Account the same day as the purchases. *Definition: A <b>posted</b> transaction has fully processed and appears on your account statement or in online &amp; mobile banking with a transaction date.</li> </ul> </li> <li>• Credit card purchases count toward Requirements when the same person is the Tax Reported Owner (member) on the Income Checking and the credit card account</li> <li>• ATM withdrawals don't count toward Requirements</li> <li>• Limit one (1) Income Checking per Tax Reported Owner (Member)</li> </ul>	
RewardsPLUS Checking	Spend 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>• 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>	<ul style="list-style-type: none"> <li>• Owner must be minor with parent/guardian joint owner</li> <li>• Minimum to Open: \$1</li> <li>• No monthly fee</li> <li>• No minimum balance</li> <li>• Unlimited withdrawals</li> <li>• No check writing</li> <li>• No overdraft privileges</li> <li>• Automatically converts to Income Checking when account owner turns age 18</li> <li>• Free mobile &amp; online banking, including budgeting tools, debit rewards and e-statements</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>• No monthly fee</li> <li>• Annually, balance automatically transfer to designated Columbia CU 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 at any time.</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 June 1, 2023

Description		Additional Information
<b>Savings Accounts</b>		
Monthly Maintenance	\$0 to \$3	Varies by savings product. See Account Characteristics for more details.
Excess Number of Withdrawals (per item)	\$0 to \$0.50	Varies by 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>		
Overdraft	<b>\$20 flat</b>  <b>~OR~</b>  <b>Eliminated with Overdraft Kindness</b>	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.  <b>Overdraft Kindness!</b>  <b>Oops! Feature:</b> No Overdraft Fee if, as of our day-end processing, the day's withdrawal(s) don't overdraw (or further overdraw) your current balance by more than \$20.  <b>Deposit Grace Feature:</b> No Overdraft Fee if deposit(s) are made by 6:30 pm PT <i>on the same day as your overdraft(s)</i> to bring your current balance positive (or not negative by more than \$20).
Stop Payment (written & verbal)	\$0 or \$27	For member check, ACH, CU check, and bill pay. No Fee if stop payment is made <b>on member check</b> using Online/Mobile Banking.
Monthly Maintenance	\$0 to \$8	Varies according to checking product. See Account Characteristics for more details.
<b>Wires</b>		
Outgoing Domestic & International	Quoted upon Service Request	Per Wire Agreement
Incoming Domestic & International	Quoted upon Service Request	Per Wire Agreement
<b>Other Services</b>		
Money Order (each)	1 free per day per mbr, then \$3 ea	
Cashier's Check (each)	1 free per day per mbr, then \$5 ea	
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	
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	

## 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 or Qualifying Relationship APY feature is used or earned. The **15-month Bump Rate Toy Drive certificate** available October 1, 2022 – December 12, 2022 has a one-time bump-rate feature based on 2022 Toy Drive collections. Toys must be donated and accepted at a Columbia Credit Union location by 6pm PT December 12, 2022. If, at the sole discretion and determination of Columbia Credit Union, the designated Toy Drive Trailer is deemed filled with donated toys, then, on January 1, 2023, the new rate/APY will be 3.64%/3.70% for the remainder of the certificate term. The **15-Month High Five certificate** available January 25, 2023 – March 31, 2023, has a Non-Qualifying APY that increases to the Qualifying Relationship APY every month any certificate owner's Income Checking earns Rewards APY status. Qualifying Relationship APY status is reviewed on the last calendar day of each month and, when earned, the Qualifying Relationship APY is applied retroactively for the entire month. The APY for the **8, 9, 10, and 11-month** promotional certificates, available July 3, 2023 – November 20, 2023, will increase to the disclosed Relationship APY on month(s) when a certificate owner also owns an open Columbia CU checking account (excludes Spend Checking and Money Market accounts) as of the last day of that calendar month.

**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 Rewards Requirement does not include ATM transactions. For credit card purchases to apply, the Tax Reported Owner role (member) 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. The **15-month Bump Rate Toy Drive certificate** available October 1, 2022 – December 12, 2022 automatically renews to the then-current 12-month certificate rates and terms. The 9-month Promo certificate available December 1, 2022 – January 6, 2023 renews to the then-current 6-month certificate rates and terms. The **15-Month High Five certificate** available January 25, 2023 – March 31, 2023 renews to the then-current 18-month certificate rates and terms. The **7-Month certificate** available April 26, 2023 – May 16, 2023, renews to the then-current 6-month certificate rates and terms. The **promotional 8 and 9-month certificates** available July 3, 2023 - November 20, 2023 renew to the then-current 6-month certificate rates and the **10 and 11-month certificates** renew to the then-current 12-month certificate rates. The **16-Month certificate** available October 4, 2023 – November 20, 2023 renews to the then-current 18-month certificate rates and terms.

**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 a 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 applies to all accounts. If you have questions or require current rate information on your accounts, please contact the Credit Union.**