

TRUTH IN SAVINGS (1 OF 3)

ACCOUNT RATE AND FEE SCHEDULE

The dividend and APY are effective as of January 1, 2021 and are subject to change daily as determined by management and/or the board of directors.

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at West Community Credit Union. We may offer other rates and fees or amend the rates and fees contained in this Schedule from time to time. For current rate information call (636) 720-2400.



SAVINGS & CHECKING

Account Types	□ 01	□ 02	□ 03	□ 04	□ 08/09	□ 70	□ 71	□ 72	□ 74	□ 75	□ 76	□ 77	□ 78	□ 79	□ 80, 40, 30
DIVIDENDS	SAVINGS	KIDS SAVINGS	SECOND-ARY SAVINGS	FRESH START SAVINGS	HOLIDAY/VACATION SAVINGS	FRESH START CHECKING	HEALTH SAVINGS	MONEY MARKET PLUS	FREE CHECKING	FREE CHECKING	INTEREST CHECKING	CHECKING PLUS ³	MONEY MARKET	PREMIUM CHECKING ³	IRA ACCUMULATION SAVINGS
Dividend Rate ¹	0.05%	0.05%	0.05%	0.05%	0.05%	—	0.05%	See Page 2	—	—	0.05%	0.00%	See Page 2	0.00%	0.25%
Annual Percentage Yield ¹	0.05%	0.05%	0.05%	0.05%	0.05%	—	0.05%		—	—	0.05%	0.00%		0.00%	0.00%
Compounding and Crediting ¹	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	—	Monthly	Monthly	—	—	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period ¹	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly	—	Monthly	Monthly	—	—	Monthly	Monthly	Monthly	Monthly	Monthly
Minimum Opening Deposit ²	\$5 Par	\$5 Par	\$0	\$5 Par	\$0	\$25	\$0	\$15,000	\$25	\$25	\$25	\$500	\$2,500	\$2,500	\$25
Minimum Daily Balance to Avoid Fees ³	—	—	—	—	—	—	—	C	—	—	\$2,500	\$500	\$2,500	\$2,500	—
Minimum Daily Balance for APY ⁴	\$100	\$0	\$100	\$100	\$25	—	\$0	\$15,000	—	—	—	\$500	\$2,500	\$2,500	\$0
Balance Method ⁵	Daily	Daily	Daily	Daily	Daily	—	Daily	Daily	—	—	Daily	Daily	Daily	Daily	Daily
Service Fee	—	—	—	—	—	\$10	—	—	—	—	—	—	—	—	—
Account Limitations (See page 3)	A,B	A,E	A,B	A,B,D	A	D	None	A,C	None	None	None	None	A	None	None

1. Compounding and Crediting—The compounding and crediting frequency is set forth. For monthly dividend accounts the beginning date of the first dividend of the calendar year is January 1 and ends January 31 and each month thereafter. For quarterly dividend accounts the beginning date of the first dividend period of the calendar year is January 1 and ends March 31 and each quarter thereafter. Dividends are declared prior to each dividend period.

Effect of Closing an Account—If you close your account before dividends are credited, you will not receive the accrued dividends.

2. Balance Information—The minimum balance required to open each account is set forth. The par value savings in this Credit Union is \$5 for type 01, 02 and 04.

3. Interest Checking—A \$5.00 monthly fee applies if balance drops below \$2,500. Fee not applicable to members age 62+

Minimum Balance to Avoid Imposition of Fees—The minimum daily balance required is set forth. A \$5 below minimum charge applies to Checking Plus. A \$15 below minimum charge applies to Premium Checking and Money Market.

Checking Plus and Premium Checking are no longer offered.

4. Minimum Balance to Obtain APY Disclosed—You must maintain the balances set forth in the section titled "Minimum Daily Balance" to obtain the stated APY.

5. Balance Computation Method—We use the daily balance method to calculate the dividend on your account. This method applies a daily periodic rate to the balance in the account each day. Dividends begin to accrue on the business day you deposit cash or non-cash items (checks, for example).

Overdrafts—Accounts will be charged the standard Overdraft fee of \$29 for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$29 for items returned. An overdrawn balance must be repaid within 32 days. We may not pay items under your overdraft privilege if you do not maintain your account in good standing by bringing your account balance to a positive balance within every thirty-two (32) day period for a minimum period of 24 hours, if you default on any loan or other obligation to the Credit Union or if your account is subject to any legal or administrative order or levy.

A. Transaction Limitations—Within a month you may not make more than six withdrawals or transfers to another account or third parties by preauthorized transfer, automatic transfer or telephone transfer. Savings withdrawals for purchases when you use your debit card at merchants are included in the six transaction limitation but not when you use your debit card at an ATM for withdrawals. If you exceed these limitations, your account will be charged a \$20 fee per withdrawal or transfer and may be converted to a checking account per Federal Regulation D.

B. Excess Withdrawals—Three cash or check withdrawals are allowed per month. Each additional withdrawal will be assessed a \$5 charge.

C. A \$10 fee will be applied monthly if an aggregated average daily balance of \$1,500 is not maintained in checking account, type 70, 74, 75, 76, 77, 79.

D. Shared branch transactions prohibited. Daily debit card transaction limit of \$750 on PIN and signature-based transactions.

E. Available to ages 12 and under.

For new accounts opened through an indirect loan program only: Bonus—You will receive \$5 as a bonus when you open the account. This bonus will be directly deposited into your savings account.

Nature of Dividends—Dividends are paid from current income and available earnings at the end of a dividend period.

*Checking account types 74 Free Checking, 77 Checking Plus, and 79 Premium Checking are no longer offered.

Federally insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith of the United States Government. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.



TRUTH IN SAVINGS (2 OF 3)

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CERTIFICATES OF DEPOSIT

TERM	INTEREST RATE	APY*	
6 Month	0.15%	0.15%	<input type="checkbox"/>
12 Month	0.25%	0.25%	<input type="checkbox"/>
18 Month	0.30%	0.30%	<input type="checkbox"/>
24 Month	0.35%	0.35%	<input type="checkbox"/>
36 Month	0.40%	0.40%	<input type="checkbox"/>
48 Month	0.45%	0.45%	<input type="checkbox"/>
60 Month	0.50%	0.50%	<input type="checkbox"/>
Minimum Opening Deposit		\$500	
Interest Compounded		Quarterly	
Interest Credited		Quarterly	
Issue Date			
Maturity Date			
Renewal Policy		Automatic	
Additional Deposits at Maturity		Allowed	
Interest Withdrawal		Allowed	

*APY=Annual Percentage Yield

ROTH/TRADITIONAL IRA CDS & COVERDELL SAVINGS ACCOUNTS

TERM	INTEREST RATE	APY*	
12 Month	0.25%	0.25%	<input type="checkbox"/>
18 Month	0.30%	0.30%	<input type="checkbox"/>
24 Month	0.35%	0.35%	<input type="checkbox"/>
36 Month	0.40%	0.40%	<input type="checkbox"/>
48 Month	0.45%	0.45%	<input type="checkbox"/>
60 Month	0.50%	0.50%	<input type="checkbox"/>
IRA Accumulation**	0.25%	0.25%	<input type="checkbox"/>
Minimum Opening Deposit		\$500	
Interest Compounded		Quarterly	
Interest Credited		Quarterly	
Issue Date			
Maturity Date			
Renewal Policy		Automatic	
Additional Deposits at Maturity		Allowed	
Interest Withdrawal		Allowed	

**A regular monthly dividend will be paid on daily balances for the month.

MONEY MARKET ACCOUNTS

BALANCE	DIVIDEND RATE	APY*
\$2,500-4,999	0.05%	0.05%
\$5,000-9,999	0.05%	0.05%
\$10,000-24,999	0.05%	0.05%
\$25,000-49,999	0.05%	0.05%
\$50,000-74,999	0.10%	0.10%
\$75,000-99,999	0.10%	0.10%
\$100,000-249,999	0.15%	0.15%
\$250,000+	0.20%	0.20%
Minimum Opening Deposit \$2,500		

MONEY MARKET PLUS

BALANCE	DIVIDEND RATE	APY*
\$15,000-49,999	0.10%	0.10%
\$50,000-99,999	0.15%	0.15%
\$100,000-249,999	0.20%	0.20%
\$250,000+	0.25%	0.25%
Minimum Opening Deposit \$15,000		

1. Compounding and Crediting—The compounding and crediting frequency is set forth. The interest accrual period is quarterly. Accrued interest is paid quarterly on the anniversary day, and on the maturity date of the certificate of deposit.
2. Term—The term is a fixed-rate time certificate as indicated by the term set forth.
3. Balance Information—The minimum balance required to open each account is set forth. The par value savings in this Credit Union is \$5 for type 01, 02 and 04.
4. Interest Accrual Method—We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day. Interest begins to accrue on the business day you deposit cash and non-cash items (checks, for example).
5. Withdrawal of Interest Prior to Maturity—Any funds withdrawn will not earn interest for the current and succeeding interest periods, thus reducing the earnings and APY on this account.

- 6A. Early Withdrawal Penalty—Any withdrawal of the principal balance which does not reduce the balance of the account below the "Minimum Balance" will be subject to the following penalty: the early withdrawal penalty when the term is one year or less equals 90 days of interest. When the term is greater than one year, the penalty is 180 days of interest. Any withdrawal of the principal balance which reduces the balance of the account below the "Minimum Balance" will result in the penalties described above being applied to the entire principal amount and in cancellation of the certificate. Penalties shall not apply for: 1) withdrawals of paid interest, or 2) withdrawals made subsequent to the death of any owner. IRS penalties may apply.

7. Renewal at Maturity—The owner will have a 10-calendar-day grace period following maturity to instruct the Credit Union as to the disposition of the certificate. Unless instructed to the contrary, the certificate will be renewed at the rate in effect at maturity. If such a rate is not available, the funds will be placed in the owner(s) IRA accumulation account (for IRAs) or primary savings account (for certificates). If the owner wishes to make any changes in the terms of the certificate, no interest will be earned for the number of grace days used.

8. For IRAs and Coverdell Savings Accounts Only—Refer to your IRA Trust Agreement for additional disclosures.

Federally insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith of the United States Government. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.



TRUTH IN SAVINGS (3 OF 3)

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SAVINGS

Over three withdrawals per month	\$5.00 per item
Savings Account closed within 180 days of opening	\$5.00 per account
Holiday Savings Account Early Withdrawal	\$10.00 per item
Vacation Savings Account Early Withdrawal	\$10.00 per item
Savings Account Regulation D Violation Fee*	\$20.00 per item
* Over six withdrawals/transfers to another account/third parties by preauthorized/automatic/telephone transfer. Your account may be converted to a checking account per Federal Regulation D.	

ATM

Debit Card Merchant Transactions	FREE
Debit Card Foreign Transaction Fee	1.25% of the amount of the transaction
ATM Point-of-Sale Transactions	FREE
CO-OP Network ATM Transactions	FREE
ATM Withdrawal, Inquiry or Transfer Fee Non-CO-OP Network ATM Transactions	\$1.50 per item
Replacement of ATM/Debit Card	\$5.00 per item

CHECKING

Check Printing	Fee dependent upon the style of checks ordered
Overdraft Fee or Return Item Fee— Check/ACH/ATM/Teller withdrawals/Online Banking or Debit-ATM Card Authorization	\$29.00 per item
Uncollected Funds Return—Check or ACH	\$29.00 per item
Items Paid Against Uncollected Funds	\$29.00 per item
Stop Payment—Check or ACH	\$20.00 per item
Returned Deposited Check	\$20.00 per item
Collection Check	\$15.00 per item
Savings Transfer to Cover Overdraft	\$5.00 per item
Statement Copy	\$3.50 per month
eNotice Copy—Free on Online Banking	\$1.50 per notice
Temporary Checks	\$1.00 per page
Check Copy—Free on Online Banking	\$1.50 per check

MISCELLANEOUS

Notary Services	FREE
Telephone Teller Transactions	FREE
Money Orders	\$3.00 per item
MasterCard® Gift Cards	\$2.00 per item
Cashiers Check	\$3.00 per item
Bank Check—First one free, then	\$2.00 per item
Account Reconciliation/Research One hour minimum	\$15.00 per hour
Non-Telephone Teller Transactions Transactions and inquiries that could have been made at no charge on Telephone Teller that are made by calling the office.	\$3.00 per item
Check Cashing Service charge on checks cashed if the full amount of the check is not on deposit or if at least half of the check is not deposited.	\$5.00 per item
Dormant Account Fee No activity for at least 12 months. Minors, credit card holders and \$500+ balances excluded.	\$5.00 per month
Garnishment/Levy Processing Fee	\$50.00 per event

ELECTRONIC SERVICES/WIRE TRANSFERS

Online and Mobile Account Access	FREE
Online and Mobile Bill Pay	FREE
Mobile Check Deposit	FREE
Zelle®	FREE
Wire Transfer Out	\$20.00 per item
Wire Transfer In Waived with a checking account with an average daily balance of \$300 the previous month.	\$5.00 per item
International Wire Transfer	\$40.00 per item
Western Union	\$25.00 per item
Outgoing ACH Origination	\$5.00 per item

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