Rate and Fee Disclosure

COMMONWEALTH CREDIT UNION
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This Rate and Fee Disclosure explains current terms, rates and fees applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date: November 1, 2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited
CommonWEALTH Checking Account	0.10%	0.10%	None	None	None	Monthly
HSA Checking Account	0.10%	0.10%	None	None	None	Monthly
Regular Savings Account	0.15%	0.15%	None	None	None	Monthly
Personal Goal Account	0.499%	0.50%	None	None	None	Monthly
Round-Up Savings Account	5.00%	5.00%	None	None	None	Annually
IRA/Roth Savings Account	0.20%	0.20%	None	None	None	Monthly
Consumer Money Market Accounts						
$2,500.00 to $9,999.99	1.785%	1.80%	$2,500	$2,500	$2,500	Monthly
$10,000.00 to $24,999.99	1.933%	1.95%				
$25,000.00 to $49,999.99	2.080%	2.10%				
$50,000.00 to $99,999.99	2.227%	2.25%				
$100,000.00 or more	2.472%	2.50%				
Certificates (including IRA)						
6 months	4.073%	4.15%	$500	$500	None	Monthly
9 months	4.121%	4.20%				
12 months	4.169%	4.25%				
18 months	4.218%	4.30%				
24 months	4.266%	4.35%				
36 months	4.314%	4.40%				
48 months	4.362%	4.45%				
60 months	4.410%	4.50%				
Jumbo Certificates (including IRA)						
6 months	4.169%	4.25%	$75,000	$75,000	None	Monthly
12 months	4.266%	4.35%				
New Money Certificates (including IRA)						
6 months	4.169%	4.25%	$500	$500	None	Monthly
15 months	4.266%	4.35%				
Grow with Me Certificate	5.128%	5.25%	$250	$250	None	Monthly
Wealth Development Certificate						
24 months	5.00%	5.00%	$5	$5	None	Annually
48 months	5.00%	5.00%				
Power Checking	See Table Below		$0	$0	None	Monthly

Power Checking	Standard		Tier 1		Tier 2		Tier 3	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
$0 to $9,999.99	0.150%	0.15%	1.785%	1.80%	2.031%	2.05%	2.276%	2.30%
$10,000.00 to $24,999.99	0.300%	0.30%	1.933%	1.95%	2.178%	2.20%	2.423%	2.45%
$25,000.00 to $49,999.99	0.449%	0.45%	2.080%	2.10%	2.325%	2.35%	2.570%	2.60%
$50,000.00 to $99,999.99	0.598%	0.60%	2.227%	2.25%	2.472%	2.50%	2.716%	2.75%
$100,000.00 or more	0.847%	0.85%	2.472%	2.50%	2.716%	2.75%	2.960%	3.00%
			Requires E-Statements		Requires 20+ Debit Transactions & Tier 1 Qualifications		Requires Active Loan & Tier 2 Qualifications	

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Effective Date: November 1, 2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited
Vacation Club	0.15%	0.15%	None	None	None	Monthly
Christmas Savings Account	0.15%	0.15%	None	None	None	Monthly
Commonwealth Business Account	0.10%	0.10%	None	$5,000	$5,000	Monthly
Business Money Market Accounts						
$2,500.00 to $9,999.99	2.521%	2.55%	$2,500	$2,500	$2,500	Monthly
$10,000.00 to $24,999.99	2.667%	2.70%				
$25,000.00 to $49,999.99	2.813%	2.85%				
$50,000.00 to $99,999.99	2.960%	3.00%				
$100,000.00 or more	3.203%	3.25%				

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Explanation of Rates & Fees

As explained in the MSA, this Rate and Fee Disclosure 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 are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. High Yield Savings accounts, all Money Market Accounts and the Power Checking accounts are Tiered Rate Accounts. For these accounts, if the balance in the account falls within the balance range applicable to a tier, and any other criteria applicable to the tier is met, the dividend rate for that tier will apply to the entire balance in the account. The Dividend Rates and Annual Percentage Yields 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. For Grow with Me Certificates, the annual percentage yield will be 1.00% above the annual percentage yield for standard 12-month certificate accounts in effect as of the day the certificate was opened. The dividend rate will be adjusted annually on the 1st of the month the certificate was opened each year. Ex. A certificate opened in May would have an updated rate on the 1st of May in proceeding years.

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 identified above are the rates and yields for the last dividend period, as shown above.

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 open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Average Daily Balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations

For all Money Market Accounts and High Yield Savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account with us or to a third party in any month. If you exceed these limitations, the account may be subject to a fee or be closed.

For a Christmas Club account, you may make withdrawals between October 1 through December 31 each year, or you may have the entire balance paid to you by transfer to another account with us on October 1. In either case, the account will remain open. If any withdrawal is made from this account before the end of the club term, you will be charged a fee. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction.

For a Vacation Savings Account, you may make two (2) withdrawals per calendar year. Each additional withdrawal will be subject to a fee.

7. Rewards Payments

Rewards payments or monetary bonuses earned on an account with us may be subject to IRS reporting requirements.

8. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

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. For certificates with terms of 11 months or less, the penalty is equal to 120 days' dividends on the amount withdrawn. For certificates with terms of one year or more, the penalty is equal to 365 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. The penalty is calculated as a forfeiture of dividends that have been earned or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends or the dividends have already been paid, the penalty will be deducted from the principal.

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 account owner 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. 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.

9. Grow with Me Certificate Account Features

a. Account Limitations

This account is available only for members under 18 years of age. Each member may only have one account. The maximum initial deposit is $1000. After the account is opened, additional deposits are permitted up to a maximum total of $1,000. No more than $1000 may be deposited to the account for each year that the account has been open. If you do not deposit the maximum amount in a year, you may make additional deposits beyond the $1000 maximum for the following year to bring the account balance up to the $1,000 maximum for each year the account is open. You may not make deposits via Digital Banking.

b. Maturity

The Certificate account will mature on your 18th birthday. The maturity date will be set forth on your Account Receipt. At maturity, the account will be terminated, and account funds will be transferred to the membership share account.

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c. Early Withdrawal Penalty

After the account has been opened seven days, you may make up to two withdrawals from the account without penalty. Subsequent withdrawals (or withdrawals made within the first seven days after opening) will be subject to an early withdrawal penalty.

1) Amount of Penalty. The penalty is equal to 365 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. The penalty is calculated as a forfeiture of dividends that have been earned or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends or the dividends have already been paid, the penalty will be deducted from the principal.

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

10. Wealth Development Certificate Features

a. Account Limitations

Each member may only have one account. There will be a required direct transfer from savings each month: 24-month terms: $20 minimum and $400 maximum transfer per month; 48-month terms: $20 minimum and $200 maximum transfer per month.

b. Maturity

At maturity, the account will be closed, and funds will be transferred to the Regular Savings account.

c. Early Withdrawal Penalty

After the account has been opened, you will be allowed one withdrawal within a 90-day period. A subsequent withdrawal within the same 90-day period will be subject to an early withdrawal penalty and the certificate will be closed. Any remaining balance will be transferred to the Regular Savings account.

1) Amount of Penalty. The penalty is equal to 365 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. The penalty is calculated as a forfeiture of dividends that have been earned or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends or the dividends have already been paid, the penalty will be deducted from the principal.

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

d. Renewal Policy

The account will not be renewed at maturity. Funds will be transferred to the Regular Savings account.

11. Hideaway Savings Account Features

Hideaway Savings accounts are subject to the following additional terms. Qualifying Hideaway Savings accounts may earn quarterly rewards. To qualify for Hideaway Savings rewards, you must deposit at least $50 into the account each month and may not make any withdrawals from the account during the quarter. For each consecutive quarter in which the rewards criteria are met, the account will earn a bonus as follows:

- $2.50 for the first 90-day period in which qualifications are met;
- $5.00 for the second consecutive 90-day period in which qualifications are met;
- $7.50 for the third consecutive 90-day period in which qualifications are met; and
- $10.00 for the fourth consecutive 90-day period in which qualifications are met.

A maximum of $25 in rewards will be paid in a 12-month calendar period. When rewards have been paid for four consecutive calendar quarters, a new rewards year begins, and the bonus amount is reset at $2.50 for the next 90-day period. If a withdrawal is made, there will be no reward for that period, and the bonus cycle begins again on the first day of the following month.

12. Round Up Savings Account Program Features

Round Up Savings accounts are subject to the following additional terms. To enroll in the Round Up Savings Account Program, you must have a Round-Up Checking account with debit card access, online banking, and e-statements. When you enroll in our Round Up savings program, the amount of any debit card purchase you make using your Commonwealth Credit Union debit card is rounded up to the nearest whole dollar. The difference between the purchase amount and the whole dollar amount will be transferred from the checking account you have with us to the Round Up Savings account. No other deposits to the Round Up Savings Account Program are permitted.

For the first 90 days after you are enrolled in the program, the Credit Union will match 100% of the rounded-up transfers for a maximum of $250. After the first 90-day period, the Credit Union will match 5% of the rounded-up transfers, for a maximum cumulative contribution of $250 annually. We may not issue Round Up credits for multiple transactions made to the same merchant on the same day or for debit card transactions used to pay bills.

13. Small Business Checking Account

a. Account Limitations

This checking account has no minimum balance requirements and no monthly fee. 250 transaction items are permitted per month: $.30 per item thereafter. "Item" is defined as each individual check or each cash bundle received and processed through the account; only includes in-person transactions, including those conducted via ITM (Interactive Teller Machine.) This checking account does not earn dividends.

14. Commonwealth Business Account

a. Account Limitations

There will be a $15 monthly fee if the average daily balance falls below $5,000. Dividends will be paid monthly if the average daily balance remains at $5,000 or higher during the dividend period. 350 transaction items are permitted per month: $ .30 per item thereafter. "Item" is defined as each individual check or each cash bundle received and processed through the account; only includes in-person transactions, including those conducted via ITM (Interactive Teller Machine.)

15. Community Business Account

a. Account Limitations

This checking account has no minimum balance requirements and no monthly fee. 350 transaction items are permitted per month: $ .30 per item thereafter. "Item" is defined as each individual check or each cash bundle received and processed through the account; only includes in-person transactions, including those conducted via ITM (Interactive Teller Machine.) This checking account does not earn dividends.

16. 20/20 Checking

20/20 Checking accounts are subject to the following restrictions: Accounts are not eligible for Overdraft Privilege with Intelligent Limits. There are no Mobile Deposit privileges for this account. Must be 18 years of age or older to qualify. Other eligibility requirements apply. Please contact a Financial Service Representative to see if you qualify for this checking account.

a. Account Limitations

This checking account does not earn dividends. There are no minimum balance requirements. There is a $10.00 monthly service fee.

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17. Health Savings Account (HSA Account)

HSA Accounts are subject to the following restrictions: HSA accounts will be separate from primary membership accounts. There are no Mobile Deposit or Online Banking privileges for this account type. Questions regarding HSA contribution rules should be directed to your tax professional. Individuals must meet certain eligibility requirements. Other restrictions apply. Please contact a Financial Service Representative to see if you qualify for this account type.

a. HSA Savings Account Limitations

The HSA Savings account does not allow deposits. The savings account does not earn dividends. There are no minimum balance requirements and no monthly service fees.

b. HSA Checking Account Limitations

The HSA Checking account is not eligible for Overdraft Privilege with Intelligent Limits. There are no Mobile Deposit privileges for this account. There are no minimum balance requirements and no monthly service fees.

18. All Money Market Accounts

a. Account Limitations

Minimum opening balance is $2,500. There will be a $10 monthly service fee if the average balance falls below $2,500 during the month. Dividends will be paid monthly if the average balance remains at $2,500 or higher during the dividend period.

Money Market Accounts are not eligible for Overdraft Privilege with Intelligent Limits. Transactions in excess of 6 per month will be subject to a $5 fee. The minimum withdrawal amount is $250; transactions less than this amount will be subject to a $5 fee.

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Fee Schedule

Share Value/Membership Fee
Par Value of One Share ……$5.00
(minimum deposit at account opening)

Savings/Checking Account
Wire Transfer (outgoing)....$20.00
Wire Transfer Agreement (WPIN) Replacement Fee $10.00
Outgoing International Wire (in U.S. Dollars)....$50.00
Outgoing International Wire (in foreign currency) $50.00
Tracer placed on International Wire....$22.00
Garnishments....$100.00
Levies....$20.00
Post Dated Check....$15.00
Overdraft Protection (NSF transfer)....$4.00
Overdraft Privilege (OD Privilege) $32.00
Check Returned for Non-Sufficient Funds (NSF)* $32.00
ACH Returned for Non-Sufficient Funds (NSF)*....$32.00
Debit Returned for Non-Sufficient Funds (NSF)*....$32.00

20/20 Checking
Monthly service fee....$10.00

All Money Market Accounts
Withdrawals in excess of 6 per month....$5.00
Withdrawals less than $250.00....$5.00
Monthly service fee for balances below $2,500 ……$10.00

Membership Account
Monthly Dormant/Inactive Account Fee....$5.00

IRA
IRA correction fees (per year) $50.00

On-Line Banking
Bill Payment Service.... No charge
Overdraft (Bill Payment Service) $32.00/check
Stop Payment (Bill Payment Service)....$10.00/ bill
Stop Payment on Overdrawn Accounts
(Bill Payment Service) $32.00/bill
Account To Account Outgoing Transfer (A2A Transfer) $3.00

iPay Fees
Proof of payment (copy of cancelled check)....$10.00
Payment returned due to error of
Financial Institution Subscriber or of its customer....$5.00
Letter to recipient of payment....$10.00
Next Day Check Payment $14.95
2nd Day Standard (Check) Payment....$9.95
2nd Day Economy (Electronic) Payment....$4.95
Gift checks $2.99
Charitable Donation checks $1.99

Returned Items
Collection Checks *(An item sent to Credit Union for collection of funds)*
Less than $100.00....$5.00
Greater than $100.00 ....$10.00
Returned Deposited Item $32.00
Returned Statement $10.00

Stop Payments
Stop Payment on one or more checks....$25.00
Stop Payment Reversal....No Charge
Stop Payment on Overdrawn Accounts....$25.00
Stop Payment on Cashier's Check....$25.00
Stop Payment on Official Check....$25.00
ACH Stop Payment /Transaction Cancellation....$25.00
ACH Stop Payment on Overdrawn Accounts $25.00

Research
Look Up Fee (copy of cleared Credit Union check) $2.00
Photocopy of Check $2.00
Photocopy Direct Service (mailed to member) $2.50
Photocopy Image Fax (faxed to member) $3.00
Duplicate Statement or History.... $ 2.00/statement
Fax Fee ....$1.50/ page
Member Assistance per hour (1 hour min) $10.00

Miscellaneous
Cashier's Check $5.00
Check Cashing Fee (Non-Members, On-Us Checks) …….$5.00
Money Order $2.00
Canadian Checks (Checks with 8-digit or hyphenated routing number and checks drawn in Canadian funds) $20.00/check
Counter Checks (waived w/check order)..... $1.00/ 4 checks
Replacement Check $10.00
Convenience Fee (*Telephone Payment by Check)....$10.00
Empty Envelope Fee $35.00
FedEx Overnight Mail $60.00
FedEx Ground/Home Delivery....$30.00

Safe Deposit Boxes**
3X5 ....$24.00 per year
3X10 ....$36.00 per year
5X5 ……$36.00 per year
5X10 ....$48.00 per year
10X10 ....$72.00 per year
10X15 …… ..$72.00 per year
Duplicate Safe Deposit Box Key $25.00
Drill box fee (when keys are lost or stolen)....$200.00

***Neither the Credit Union nor NCUA provide insurance on safe deposit box contents.*

***Available box sizes vary by location.*

Business Account Product Fees
Small Business Account ..... $ .30 per item after 250 items
Community Business Account $ .30 per item after 350 items
Commonwealth Business Account
Transaction items…… $ .30 per item after 350 items
Monthly Fee (if average daily balance falls below $5,000) $15

**An NSF fee is charged each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate fee.*

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