

Fee Schedule

Share Account Closing Fee <i>If closed within six (6) months of opening</i>	\$10.00 per occasion
Share Savings Re-opening Fee <i>If re-opened within six (6) months of closing</i>	\$25.00 per occasion
PayMeFirst Withdrawal/Transfer Fee	\$10.00 per withdrawal/ transfer if account balance is less than \$500.00
Club Account Early Withdrawal Fee	\$10.00 per withdrawal
Money Market Withdrawal Fee <i>If more than three (3) per month</i>	\$10.00 per withdrawal
Courtesy Pay Fee (CP) ^A	\$30.00 per item
Non-Sufficient Funds (NSF) Fee ^C	\$30.00 per item
Returned Deposited Item Fee	\$5.00 per item
Stop Payment Fee	\$30.00 per item
Interest Checking Account Service Fee	\$4.00 per month if average monthly balance is not \$400.00

Safe Deposit Box Fees

Size	Annual Rental Fee/Master's Reduced	
3x5	\$20.00/\$15.00	Bridge Street & Faribault
5x5	\$25.00/\$20.00	Faribault Only
3x10	\$30.00/\$25.00	Bridge Street & Faribault
5x10	\$40.00/NA	Bridge Street & Faribault
10x10	\$75.00/NA	Bridge Street & Faribault
Drilling of Box Fee		Call for current price
Single Key Replacement Fee		\$40.00

- A This fee is imposed for overdrafts created by checks, drafts, in-person withdrawal, ATM withdrawal or other electronic means.
 B Credit Union must be given one (1) week notice for coin orders of more than \$50.00 and currency orders of more than \$100.00.
 C This fee is imposed for Non-Sufficient Funds created by checks, drafts, in-person withdrawal, ATM withdrawal or other electronic means.

Other Service Fees

Account Reconciliation Fee	\$15.00 per hour
Account Research Fee	\$15.00 per hour
Statement Copy Fee	\$3.00 per copy
Returned Mail Fee	\$3.00 per item
Check Printing Fee	See Checking Catalog
Wire Transfer Fee	\$25.00 per transfer
International Wire Transfer Fee	\$60.00 per transfer
Cashier's Check/Money Order	\$5.00 per check
Check Copy Fee	\$3.00 each
Security Deposit Bags	\$20.00 each
Coin/Currency Purchase Fee ^B	5% of purchase
Dormant Account Fee <i>If account is inactive for six (6) months and balance is under \$200.00</i>	\$15.00 per month
Duplicate Mortgage and Judgment Satisfaction Fee	\$25.00
Duplicate Lien Holder Release	\$10.00
Mortgage Subordination Fee	\$250.00
Levy Processing Fee	\$100.00
Skip Payment Fee	\$39.00

Debit/ATM Card

Maximum daily ATM withdrawal limit of \$500.00	
Maximum of three (3) ATM transactions per day	
International Transaction Fee	1.5%
Card Replacement Fee	\$10.00 per card
Travel Card Fee	\$6.95 per card
Gift Card Fee	\$3.00 per card

Truth-in-Savings Disclosures, continued

5. Accrual of Dividends. For all accounts listed on the Rate Schedule, dividends will accrue on non-cash deposits using the beginning balance of the account each day.

6. Account Limitations. For Share Savings and all Money Market accounts, no more than six (6) pre-authorized, automatic or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. The Club account is paid out annually; any other withdrawals will incur a fee. For Money Market & HSA Money Market accounts, a maximum of three (3) withdrawals per month are allowed. For the Interest Checking accounts, no account limitations apply. For the PayMeFirst account, a withdrawal fee will be incurred if the account balance is less than \$500.00.

7. Other Account Requirements. For PayMeFirst account, if electronic deposit is stopped, the account will be closed and the funds will be transferred to the primary savings.

8. Fee Information. If you overdraw your HomeTown checking, Masters checking or Interest checking account, there may be a fee imposed on the account balance.^C

9. Additional Disclosures for HSA Accounts. (1) If you make electronic transactions to your HSA, each Deposit/Withdrawal will be coded as a "Normal" Contribution/Distribution for the current calendar year. (2) If you make in-person transactions to your HSA, each Deposit/Withdrawal will be coded as a "Normal" Contribution/Distribution for the current calendar year unless the Credit Union is instructed otherwise. (3) Your HSA Account will not have overdraft protection. You must have funds in your HSA Account prior to items being presented for payment.

10. Funds Availability and Reservation of Right to Hold. Our general policy is to allow you to withdraw funds deposited in your account on the same business day that we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. If we place a hold on funds, the earliest the funds would be available is on the second business day after the day of the deposit. See the Membership and Account Agreement for full Funds Availability Policy.

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call HomeTown Credit Union.



Checking, Money Market & Saving Account Rates Overall Credit Union Fees

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Checking, Money Market and Savings Account Rates

The rates, fees and terms applicable to your account at the Credit Union are provided in this Rate & Fee Schedule.

The Credit Union may offer other rates for these accounts from time to time.

Effective August 1, 2023

Rate Schedule	Share Savings & Education Savings Account	Holiday Club Account	Money Market Account	IRA & ROTH IRA Money Market Account	Interest Checking Account	Masters Checking Account	Health Savings Account	PayMeFirst Account
DIVIDENDS								
Balance Dividend Rate/Annual Percentage Yield	0.10% / 0.10%	0.10% / 0.10%	up to \$9,999.99 0.70% / 0.70%	up to \$9,999.99 0.70% / 0.70%	0.10% / 0.10%	0.10% / 0.10%	up to \$9,999.99 0.10% / 0.10%	up to \$2,500.00 0.50% / 0.50%
Balance Dividend Rate/Annual Percentage Yield			\$10,000.00 to \$24,999.99 0.90% / 0.90%	\$10,000.00 to \$24,999.99 0.90% / 0.90%			\$10,000.00 or more 0.10% / 0.10%	\$2,500.01 or more 0.10% / 0.10%
Balance Dividend Rate/Annual Percentage Yield			\$25,000.00 to \$49,999.99 0.99% / 1.00%	\$25,000.00 to \$49,999.99 0.99% / 1.00%				
Balance Dividend Rate/Annual Percentage Yield			\$50,000.00 to \$99,999.99 1.04% / 1.05%	\$50,000.00 to \$99,999.99 1.04% / 1.05%				
Balance Dividend Rate/Annual Percentage Yield			\$100,000.00 or more 1.14% / 1.15%	\$100,000.00 or more 1.14% / 1.15%				
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS								
Minimum Opening Deposit	\$10.00	—	—	—	—	—	—	\$15.00
Average Monthly Balance to avoid a Service Fee <i>See Section 1 below</i>	—	—	—	—	\$400.00	—	—	—
Balance Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
ACCOUNT LIMITATIONS <i>See Section 6 below</i>	Account transfer limitations apply	Transfer & withdrawal limitations apply	Transfer & withdrawal limitations apply	Transfer & withdrawal limitations apply	—	Exclusively for our members who have reached the age of 59	Transfer & withdrawal limitations apply	Withdrawal/transfer fee applies if account balance is less than \$500.00
OTHER ACCOUNT REQUIREMENTS <i>See Section 7 below</i>								Requires at least one electronic deposit each calendar month of \$15.00 or more

Truth-in-Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate & Fee Schedule are share accounts.

1. Rate Information. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on account based on the dividend rate and frequency of compounding for an annual period. For all the accounts listed above, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

- **The Money Market accounts** are tiered rate accounts. If your account balance is \$9,999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your balance is from \$50,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your balance is \$100,000.00 and higher, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply.

- **The Health Savings Account** is a tiered rate account. If your account balance is \$9,999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for the account will apply. If your balance is

\$10,000.00 or higher, the second Dividend Rate and Annual Percentage Yield listed for the account will apply.

- **The PayMeFirst Account** is a tiered rate account. If your account balance is \$2,500.00 or below, the first Dividend Rate and Annual Percentage Yield listed for the account will apply. If your balance is \$2,500.01 or higher, the second Dividend Rate and Annual Percentage Yield listed for the account will apply.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend periods applicable to each account are set forth in the Rate Schedule. The Dividend Period is a period of time at the end of

which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. Dividends will be forfeited if the account is closed before accrued dividends are credited.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For the Interest Checking account, an average monthly balance is required. If the average monthly balance is not maintained there will be a service fee as set forth on the Fee Schedule. For all accounts, dividends are calculated by the Daily Balance method which applies a daily dividend rate to the beginning balance of the account each day.

Truth-in-Savings Disclosures continued on other side