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## Rate Schedule – Savings, Checking & Certificates

Rates Effective: February 1, 2018

P.O. Box 1937, Portland, OR 97207-1937  
503-227-5571 or 800-452-0900  
[www.unitusccu.com](http://www.unitusccu.com)

CERTIFICATES OF DEPOSIT	Balance of \$500 - \$19,999.99		Balance of \$20,000 - \$49,999.99		Balance of \$50,000 or more	
	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
6 Month Regular Certificate	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
12 Month Regular Certificate	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%
18 Month Regular Certificate	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
24 Month Regular Certificate	0.60%	0.60%	0.75%	0.75%	1.00%	1.00%
36 Month Regular Certificate	0.80%	0.80%	0.85%	0.85%	1.00%	1.00%
48 Month Regular Certificate	1.69%	1.70%	1.69%	1.70%	1.69%	1.70%
60 Month Regular Certificate	1.00%	1.00%	1.04%	1.05%	1.09%	1.10%

6 Month IRA Certificate	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
12 Month IRA Certificate	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%
18 Month IRA Certificate	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
24 Month IRA Certificate	0.60%	0.60%	0.75%	0.75%	1.00%	1.00%
36 Month IRA Certificate	0.80%	0.80%	0.85%	0.85%	1.00%	1.00%
48 Month IRA Certificate	1.69%	1.70%	1.69%	1.70%	1.69%	1.70%
60 Month IRA Certificate	1.00%	1.00%	1.04%	1.05%	1.09%	1.10%

SHARE ACCOUNTS	Tiers	Dividend Rate	Annual Percentage Yield
<b>Prime Share:</b> Personal, Business, Health Savings Account, IRA	\$5.00 – \$24,999.99	0.05%	0.05%
	\$25,000 or more	0.10%	0.10%

DEPOSIT ACCOUNTS	Tiers	Interest Rate	Annual Percentage Yield
<b>Savings Accounts:</b> Special Savings, Reserve Account, Business Savings	\$0.00 – \$24,999.99	0.05%	0.05%
	\$25,000 or more	0.10%	0.10%
<b>Checking Accounts:</b> Health Savings Account Checking	\$0.00 – \$2,499.99	0.75%	0.75%
	\$2,500 – \$24,999.99	1.24%	1.25%
	\$25,000 – \$49,999.99	1.98%	2.00%
<b>Money Market Accounts:</b> Personal	\$50,000 or more	2.47%	2.50%
	\$0.00 – \$9,999.99	0.05%	0.05%
	\$10,000 - \$24,999.99	0.10%	0.10%
<b>Money Market Accounts:</b> Business	\$25,000 or more	0.15%	0.15%
	\$0.00 – \$9,999.99	0.05%	0.05%
	\$10,000 - \$24,999	0.10%	0.10%
<b>Checking Accounts:</b> Interest Checking, Business Interest Checking, Optima Checking	\$25,000 or more	0.15%	0.15%
	\$0.00 – \$24,999.99	0.05%	0.05%
	\$25,000 or more	0.10%	0.10%

### Additional Information and Disclosures

The Rate Schedule sets forth current conditions and rates applicable to your Prime Share, Savings, Unitus Checking, Interest Checking, Money Market Account, IRA, Health Savings Account and Certificate accounts at Unitus Community Credit Union. The Credit Union may offer other rates, or amend rates contained in this Schedule by posting an updated Schedule. The rates are accurate and effective as of the date above. Each account owner agrees to the terms set forth on this Rate Schedule and Truth-in-Savings disclosure and acknowledges it as part of the Membership & Account Agreement. Please refer to the Fee Schedule for fees and charges associated with these accounts.

If you have any questions or require current rate information on your accounts, please call the Credit Union at 503-227-5571 or toll free at 1-800-452-0900. You may also visit our website at [www.unitusccu.com](http://www.unitusccu.com).

Read about obtaining additional insurance coverage on multiple accounts in NCUA's revised brochure, Your Insured Funds, available on the NCUA web site: [http://www.ncua.gov/Publications/brochures/insured\\_funds/funds.pdf](http://www.ncua.gov/Publications/brochures/insured_funds/funds.pdf)



**Prime Share, Savings, Unitus Checking, Interest Checking and Money Market Accounts**

*Except as specifically described, the following disclosures apply to all accounts:*

- **RATE INFORMATION.** The interest/dividend rate and annual percentage yield are set forth in the Rate Schedule. The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and compounding frequency for an annual period. The interest rate and annual percentage yield applicable to each account depends on the balance tiers set forth on the Rate Schedule. Once a balance tier is met, the highest interest rate and annual percentage yield for that tier will apply to the entire balance in your account. For all Prime Share, Savings, Money Market, and interest checking accounts, the interest/dividend rate may change monthly as determined by the Board of Directors. As part of the Right Choice Checking program, the Right Choice Special Savings share may be eligible to receive a bonus interest rate increase, as determined by the Credit Union periodically, for up to 12 months following the share opening date.
- **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 shown above are the rates and yields for the last dividend period as shown above.
- **COMPOUNDING AND CREDITING.** For all accounts, interest/dividend is calculated by the daily balance method that applies a daily periodic rate to the principal in the account for each day of the interest/dividend period. Interest/dividend will be compounded and credited monthly. The interest/dividend period for Prime Share, Savings, and interest checking accounts begins on the first calendar day of the month and ends on the last calendar day of the month. If the account is closed before interest/dividend is credited, you may not receive accrued interest/dividend.
- **ACCUAL OF INTEREST/DIVIDEND.** Interest/dividend will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account.
- **BALANCE INFORMATION.** The minimum opening balance is \$5 for Prime Share Savings (personal and business), \$50 for Unitus Checking, Interest Checking (personal and HSA), and \$100 for Money Market Accounts (personal and business), Basic Business Checking and Business Interest Checking. For personal Interest Checking, a \$500 minimum daily balance is required to avoid a monthly service charge for the interest period; for Business Interest Checking a minimum daily balance of \$3000 is required to avoid a monthly service charge. For personal Money Market Accounts, a \$2500 average balance is required to avoid a service charge for the interest period. For business Money Market Accounts, a \$10,000 minimum daily balance is required to avoid a service charge for the interest period. Refer to the Fee Schedule for current pricing.
- **TRANSACTION LIMITATIONS.** For Prime Share, Savings and Money Market Accounts, you may make no more than six (6) withdrawals or transfers by check, draft, debit card, or as preauthorized, automatic or telephone transfers from your account to another account in any month. If you exceed these limitations, your account may be subject to a fee or be closed. Refer to the Membership & Account Agreement for additional information. For all accounts, your ability to make cash withdrawals from your account and any limitation on such transactions is established by the Credit Union's Board of Directors and may change from time to time.

**Certificate of Deposit (CD) Accounts**

*Except as specifically described, the following disclosures apply to all accounts:*

- **RATE INFORMATION.** The interest rate and annual percentage yield on your Certificate accounts that are set forth in the Rate Schedule are based on monthly compounding and crediting. The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and compounding frequency for an annual period. The annual percentage yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. The interest rate and annual percentage yield are fixed and will be in effect for the term of the account, unless you make a withdrawal of principal from the account. If you make a withdrawal that reduces the principal balance below the minimum required to earn the disclosed interest rate, your interest rate and annual percentage yield will be reduced to the current interest rate and annual percentage yield applicable to the new principal balance.
- **COMPOUNDING AND CREDITING.** Interest is compounded and credited to the account monthly. At account opening, you may elect to have accrued interest remain in the account and compound, transferred to another of your accounts, or paid out directly.
- **BALANCE INFORMATION.** The required minimum opening balance is \$500 for all Certificates, including IRA and Coverdell Certificates. The minimum balance required to open an Optima Club 60 month CD is \$2500. The required minimum opening balance on an IRA Certificate may be reduced by \$5 if an IRA Prime Share is opened at the time of the CD purchase.
- **ACCUAL OF INTEREST.** Interest begins to accrue on cash and non-cash (i.e., checks) deposits on the business day you make the deposit to your account. Interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
- **TRANSACTION LIMITATIONS.** For Regular Certificates, you may not make additional deposits after your account is opened. For IRA Certificates, additional deposits of \$10 or more are allowed. For all accounts, your ability to make cash withdrawals from your account and any limitation on such transactions is established by the Credit Union's Board of Directors and may change from time to time. If you are permitted to make a withdrawal, your interest rate and annual percentage yield may be reduced in accordance with the information provided in RATE INFORMATION, above.
- **MATURITY.** Your Certificate account will mature on the maturity date set forth on your Renewal Notice or Certificate of Deposit Receipt.
- **EARLY WITHDRAWAL PENALTY.** If you desire a withdrawal of principal prior to maturity you may be required to furnish the Credit Union a 30-day notice of intent to withdraw and we may impose an early withdrawal penalty. For Optima Club CD's, you may withdraw or transfer up to 20 percent of the original principal on the annual anniversary of your Certificate account, however, if you withdraw any additional principal prior to maturity we may impose a penalty.
  - **AMOUNT OF PENALTY.** The amount of the early withdrawal penalty is based on the term of your Certificate account. For CDs with a maturity term of 12 months or less, the penalty is 90 days' interest or the interest earned on the principal amount withdrawn, whichever is less. On CDs with a maturity term greater than 12 months up to 35 months, the penalty is 180 days' interest or the interest earned on the principal amount withdrawn, whichever is less. On CDs with a maturity term greater than 35 months, the penalty is 270 days' interest or the interest earned on the principal amount withdrawn, whichever is less.
  - **HOW THE PENALTY WORKS.** The penalty is calculated as a forfeiture of part of the interest that has been earned on the Certificate account. If the interest has already been paid out, the penalty will be deducted from the principal.
  - **EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty if an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction, or the account is an IRA Account, the first withdrawal after the owner's attained age is 59½, and is classified as a normal distribution from the IRA.
- **RENEWAL POLICY.** Your Certificate accounts are automatically renewable accounts. For a renewable account, you have a grace period of ten (10) days after the maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. Unless the Credit Union has received different instructions from you prior to the maturity of your account, your Certificate account will automatically renew for another term at the rates in effect on the day of maturity.
- **NONTRANSFERABLE/NONNEGOTIABLE.** Your Certificate account is nontransferable and nonnegotiable. The funds in your Certificate account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.