



Go Savings Rate Sheet and Truth in Savings
(Temporary Closure to New Accounts)
 Rates Effective: November 1, 2020

P.O. Box 1937, Portland, OR 97207-1937
 503-227-5571 or 800-452-0900
www.unitusccu.com

COMPOSITE SAVINGS ACCOUNTS	Tiers	Interest Rate	Annual Percentage Yield
Go Savings Account: Consumer, IRA, Business <i>(Temporary Closure to New Accounts)</i>	\$0.00 – \$2,499.99	1.00%	1.00%
	\$2,500 – \$4,999.99	0.03%	1.00% - 0.51%
	\$5,000 – \$24,999.99	0.03%	0.51% - 0.13%
	\$25,000 – \$49,999.99	0.03%	0.13% - 0.08%
	\$50,000 – \$99,999.99	0.01%	0.08% - 0.04%
	\$100,000 or more	0.01%	0.04% - 0.01%

- RATE INFORMATION.** The interest 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 may change as determined by the Board of Directors. Go Savings is a tiered rate account. The interest rate and annual percentage yield specified for a tier will apply only to the portion of the account balance that is within that tier. The range of interest rate and annual percentage yield(s) (which vary depending on the balance in the account) are shown for each tier.
- COMPOUNDING AND CREDITING.** Interest 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 period. Interest will be compounded and credited monthly. The interest period 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 is credited, you may not receive accrued interest.
- ACCRUAL OF INTEREST/DIVIDEND.** Interest will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account.
- BALANCE INFORMATION.** There is no minimum balance requirement.
- TRANSACTION LIMITATIONS.** 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. Withdrawals from IRA accounts are IRS reportable transactions that may be subject to IRS penalties.

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.

Determine how NCUA insurance coverage applies to your credit union account(s) using the NCUA Insurance Estimator tool at <https://www.mycreditunion.gov/share-insurance-estimator-home>.

Federally Insured by NCUA