

# Our Rates & Service Charges



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Our Rates & Service Charges explains current terms, rates and service charges applicable to the savings, checking and share certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

## Rates for Savings, Checking and Share Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
07-1-2018							
<b>Regular Savings</b>							
<b>Youth Savings</b>							
\$1-\$2,500	0.05%	0.05%	\$25	\$25		Quarterly	Quarterly
\$2,501-\$5,000	0.10%	0.10%					
\$5,001 and over	0.15%	0.15%					
<b>IRA Deposit</b>							
\$1-\$2,500	0.25%	0.25%	\$5	\$5		Quarterly	Quarterly
\$2,501-\$5,000	0.25%	0.25%					
\$5,001 and over	0.25%	0.25%					
<b>Roth IRA Deposit</b>							
\$1-\$2,500	0.25%	0.25%	\$5	\$5		Quarterly	Quarterly
\$2,501-\$5,000	0.25%	0.25%					
\$5,001 and over	0.25%	0.25%					
<b>Honors Money Market</b>							
\$0-\$2,499.99	0.00%	0.00%		\$0			
\$2,500-\$9,999.99	0.25%	0.25%		\$2,500			
\$10,000-\$49,999.99	0.30%	0.30%		\$10,000		Monthly	Monthly
\$50,000-\$99,999.99	0.40%	0.40%		\$50,000			
\$100,000-\$249,999.99	0.55%	0.55%		\$100,000			
\$250,000 and over	0.65%	0.65%		\$250,000			
<b>Christmas Club</b>	0.15%	0.15%				Quarterly	Quarterly
<b>Term Savings</b>							
3 Months	0.60%	0.60%					
6 Months	0.85%	0.85%					
12 Months	1.14%	1.15%	\$500			Quarterly	Quarterly
24 Months	1.39%	1.40%					
36 Months	1.69%	1.70%					
48 Months	1.93%	1.95%					
60 Months	2.28%	2.30%					
<b>Youth Term Savings</b>	1.14%	1.15%	\$100			Quarterly	Quarterly
<b>IRA Term Savings</b>	1.14%	1.15%	\$500			Quarterly	Quarterly
<b>Roth Term Savings</b>	1.14%	1.15%	\$500			Quarterly	Quarterly

## Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges 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 at any time in the discretion of the Credit Union. All accounts except club accounts are Tiered Rate Accounts. For these accounts, when the account balance is within the specified range for a tier, the Dividend Rate specified 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.

### 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 by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Account Limitations

For all accounts except checking 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, the entire balance will be paid to you by check or transferred to another account with us on or after October 31 and the account will remain open. If any withdrawal is made from this account before the end of the club term, you will be assessed a service charge as shown in the Service Charge schedule. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction.

## 7. 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.

**i. Amount of Penalty.** Our penalties are on earned dividends only and are equal to the lesser of: (1) all dividends earned since the account opening date or renewal date or (2) 90-days dividends.

**ii. How the Penalty Works.** The penalty is calculated on the amount of early withdrawal. If earned dividends are insufficient to satisfy the penalty, the penalty will be deducted from the principal balance.

**iii. 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 owner on an account 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.

## Our Service Charges

### Checking Accounts

Wise Checking.....	\$5.00
Basic Checking (Fee waived with E-Statement) .....	\$3.00
Check Order.....	At Cost
Temporary Checks (4 Checks) .....	\$2.50
Non-Member Check Cashing .....	\$3.00

### ATM/Visa Debit Card

Card Issue .....	Free
Card Replacement .....	\$10.00
Card Reactivation.....	\$15.00
Pin Replacement.....	Free
Rush Order for Card or Pin Replacement .....	\$35.00
Deposits at Thinkwise ATMs .....	Free
Deposits at CO-OP ATMs .....	Free
Inquiries .....	Free
Annual Service Charge.....	Free
ATM/check card, or POS overdrawn charge .....	\$25.00
ATM/POS adjustment.....	\$5.00
ATM Return Deposit Item (per item) .....	\$18.00
Empty ATM Envelope .....	\$25.00

### Withdrawals and Transfers

Thinkwise ATMs .....	Free
CO-OP ATMs .....	Free
Foreign ATMs.....	\$1.00
Point-of-Sale .....	Free

### Copy Charges

Personal Check (2 free per statement period) .....	\$5.00
Official Check (per copy) .....	\$2.00
Statement Copy (per month) .....	\$5.00
All Purpose Copies (per copy) .....	\$5.00

### General Service Charges

Quick Cash Loan Application .....	\$20.00
Account Research (per hour) .....	\$30.00
(when not due to Credit Union error)	
Official Checks .....	\$2.00
Money Orders .....	\$1.00
Return Mail (per item) .....	\$5.00
Wire Transfers - Domestic .....	\$20.00
Account Activity Printout .....	\$5.00
CO-OP Visa Gift Cards.....	\$3.50
Account Conversion .....	\$50.00

Verification of Deposits .....	\$10.00
Transfers-By-Phone (per phone call) .....	\$5.00
(Savings or Loan Transfers w/ CU Staff by phone)	
Levy/Garnishment .....	\$25.00
Foreign Item Deposit (Foreign Bank) .....	\$25.00
Coin Machine Conversion.....	Free

### Non-Sufficient Funds (NSF)

Personal Check (per item) .....	\$25.00
Electronic Items (ACH/ATM) (per item) .....	\$25.00
Paid NSF Item (Courtesy Pay) (per item) .....	\$25.00
Web Bill Pay (per item) .....	\$25.00

### Overdrafts

Overdraft from Savings (per item) .....	\$5.00
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### Returned Deposit Item

Returned Deposit Item (per item) .....	\$18.00
(Deposit or Loan Payment)	

### Savings and Investments

Regular Savings Low Balance (per month) .....	Free
Money Market (more than 6 withdrawals/month) .....	\$10.00
Christmas Club withdrawal and/or closure.....	\$8.00
Electronic Transactions/Reg D.....	\$10.00
(Daily charge when exceeding six (6) electronic transfers or electronic withdrawals from savings)	
Inactive Account (per month) .....	\$5.00

### Stop Payments

Personal Check.....	\$18.00
Electronic Items.....	\$18.00
Official Checks .....	\$18.00
Web Bill Pay.....	\$30.00
Stop Payment Renewal .....	\$18.00
Stop Payments-Range.....	\$18.00

### Electronic Services

Home Banking .....	Free
Home Banking Check Image .....	Free
Bill Payer Monthly Service Charge .....	Free
Bill Payer per check charge .....	Free
E-Statements .....	Free
Bill Payer Research (per hour) .....	\$30.00
(when not due to Credit Union error)	

*Service charges listed here apply to Personal Accounts, are accurate as of 7/1/2018 and subject to change.*