DEPOSIT RATE AND FEE SCHEDULE

Effective November 1, 2026

ACCOUNT TYPE	OPENING & MINIMUM BALANCE REQUIREMENT	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Regular Share*	$25.00 +	.01%	.01%
Market Saver*	$0 to $2,499.99	.01%	.01%
	$2,500+	.10%	.10%
Money Market*	$0.00 to $4,999.99	.01%	.01%
	$5,000.00 to $14,999.99	.10%	.10%
	$15,000.00 to 24,999.99	.12%	.12%
	$25,000.00 to $49,999.99	.15%	.15%
	$50,000.00 to $99,999.99	.20%	.20%
	$100,000.00 to $149,999.99	.25%	.25%
	$150,000.00 to $249,999.99	.30%	.30%
	$250,000.00 to $499,999.99	.35%	.35%
	$500,000.00 to $999,999.99	.45%	.45%
	$1,000,000.00 +	.50%	.50%
Guaranteed Money Market Ultra (New Money Only)	$0.00 to $2,499.99	0.10%	0.10%
	$2,500 +	1.75%	1.76%
Affinity Premier Checking[1]*	$0.00 to $4,999.99	0.00%	0.00%
	$5,000.00 to $14,999.99	0.25%	0.25%
	$15,000.00 to $24,999.99	0.50%	0.50%
	$25,000.00 to $34,999.99	0.75%	0.75%
	$35,000.00 +	0.01%	0.01%
Affinity Plus Checking[2]*	$0.00 to $25,000.00	1.00%	1.00%
	$25,000.01 +	0.00%	0.00%
Affinity Free Checking[3]*	$0.00 to $1,000.00	2.96%	3.00%
	$1,000.1 to $15,000.01+	.75%	.75%
	$15,000.01+	.50%	.50%
Opportunity Checking	$0.00 +	0.00%	0.00%
Performance Saver*	$10.00 +	1.00%	1.00%
Performance Saver* (without $10 monthly deposit)	$10.00 +	.01%	.01%
IRA Savings*	$0.00 +	.10%	.10%
Coverdell ESA*	$0.00 +	.20%	.20%
Roth IRA Savings*	$0.00 +	.20%	.20%
Teen Checking	$0.00 +	0.00%	0.00%
Teen Savings*	$1.00 +	.15%	.15%
Tree Fort Club*	$1.00 +	.15%	.15%
Health Savings*	$0.00 +	.20%	.20%
Christmas Club*	$0.00 +	2.72%	2.75%

ACCOUNT TYPE	OPENING & MINIMUM BALANCE REQUIREMENT							
	$500 - $24,999.99				$25,000 - $99,999.99+			
SHARE CERTIFICATES	Flex*		Standard		Flex*		Standard	
Term	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
3 – 12 Months	.15%	.15%	.30%	.30%	.20%	.20%	.30%	.30%
13 – 23 Months	.25%	.25%	.35%	.35%	.30%	.30%	.45%	.45%
24 – 47 Months	.35%	.35%	.50%	.50%	.45%	.45%	.55%	.55%
48 Months >	.50%	.50%	.55%	.55%	.60%	.60%	.60%	.60%

IRA SHARE CERTIFICATES	OPENING & MINIMUM BALANCE REQUIREMENT					
	$1,000 - $49,999.99		$50,000 - $99,999.99		$100,000+	
Term	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
12 Months	3.49%	3.55%	3.49%	3.55%	3.49%	3.55%
18 Months	3.69%	3.75%	3.69%	3.75%	3.69%	3.75%
23 Months	.50%	.50%	.50%	.50%	.50%	.50%
33 Months	.60%	.60%	.60%	.60%	.60%	.60%
48 Months	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

PROMOTIONAL SHARE CERTIFICATES	OPENING & MINIMUM BALANCE REQUIREMENT			
	$500+		$5,000+	
Term	Dividend Rate	APY	Dividend Rate	APY
12 Months (New Money)	3.69%	3.75%	3.69%	3.75%
13 – 16 Months	.30%	.30%	.30%	.30%
17 – 20 Months	.40%	.40%	.40%	.40%
21 – 30 Months	.50%	.50%	.50%	.50%
36 Months Flex	.60%	.60%	.60%	.60%
36 Months[4]	N/A	N/A	3.30%	3.35%

Annual Percentage Yield on Share Certificates assumes dividends earned remain on deposit until maturity. Fees may reduce earnings, see fee schedule for details. A penalty of up to 90 days of dividends may be imposed for early withdrawal on Share Certificates and Performance Saver Accounts and will affect earnings on the account. New money is defined as funds not currently held on deposit. Membership is required for a checking account and must include a savings share with a minimum of $25 opening deposit. The terms applicable to your deposit accounts at ACU are provided in a separate Truth-in-Savings Disclosure, available upon request.

1 To earn dividends, you must have a direct deposit of at least $500 per month.

2 Accounts receive identity theft coverage, cell phone repair coverage, 10 cents cash back for every debit card purchase over $5, and ATM fee reimbursement up to $10 per month. To earn dividends, receive ATM fee reimbursement, and 10 cents cash back, you must have eStatements, 15 POS transactions over $5 post and settle during the monthly statement period, and log into ACU Online or ACU Mobile App at least once per month.

3 To earn dividends, you must have a direct deposit of at least $500 per month, 10 POS transactions post and settle during the monthly statement period, $15,000 in combined loans and/or deposits, and enroll in eStatements.

4 Requires a minimum deposit of $5,000, with a maximum of $250,000.00 per member account.

* Rates may change after account opening.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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FEES

SHARE ACCOUNT SERVICES FEE - Minimum Balance: In the event the primary share balance falls below the minimum $25.00 requirement at any time, a fee will be assessed upon account reactivation	$10

SHARE DRAFT (CHECKING) ACCOUNT SERVICE FEES

Affinity Plus Checking Monthly Service Charge.	$7
Opportunity Checking Monthly Service Charge without Direct Deposit.	$10.95
Opportunity Checking Monthly Service Charge with Direct Deposit. Requires entire payroll, pension, or social security check (at least $500 per month) to your checking account.	$8.95
Community Checking Monthly Service Charge. Available through Certified Financial Counseling Agencies.	$3.99
Returned Item Fee – All Checking Account Programs.	$30
Overdraft Fee per occurrence. Check draft, in-person withdrawal, ATM withdrawal, or other electronic means.	$30
Transfer Fee. From any share account to cover an overdraft.	$5
Checking Account Re-Open Fee. Re-opening a previously active checking account.	$10
Checking Account Closure Fee. With outstanding items.	$5
Checking Account Closure Fee. Initiated by Credit Union.	$25
Stop payment Fee. Per Order. Valid for 6 months or until canceled.	$25
Temporary Check Fee. Per sheet (or every 4 checks). First sheet on a new share draft account is free.	$5
Check Orders.	Price varies

ELECTRONIC & CONVENIENCE SERVICE FEES

Debit Card Replacement Fee.	$5
Debit Card Replacement. (Member Requested – rush status).	$50
Non-Credit Union Owned ATM Withdrawal Fee. Per withdrawal. Affinity Checking, Opportunity Checking and Teen Checking members receive 10 free monthly.	$1
Non-Credit Union Owned ATM Withdrawal Fee. Per withdrawal. Share/Savings Account and Business Checking.	$1
Returned Item Fee. Per occurrence.	$30
ACH Revocation Fee. Permanently stop an ACH pre-authorized item.	$25
ACH and Bill Payment One Time Stop Payment Fee.	$25
Money Wire Service. Outgoing – Financial Institution to Financial Institution.	$25
Paper Statement Fee. Per statement cycle.	$3

FOREIGN CURRENCY FEES

Catalyst Fees (per currency type).	$5.88
Postage to/from Catalyst to ACU – Standard Shipping; if ordered two or more days before cutoff time.	$16
Postage to/from Catalyst to ACU – Overnight shipping; or next-day if ordered before cutoff time.	$21
ACU Processing Fee.	$16
Return postage for unused currency.	Price varies

OTHER SERVICE FEES

AutoCheck Vehicle History Report. Per report.	$20
Account Reconciliation/Research Fee. $25.00 per hour.	$25
Credit Union Check Purchase Fee. Fee waived if payable to member only, or if issued for $1,000.00 or more.	$5
Non-Member Credit Union Check Purchase Fee. $3,000. Maximum. Cash Purchase Only.	$10
Money Order Purchase Fee. Money Order valid for 3 months.	$3
Credit Union/Money Order Stop Payment Fee. Valid for 6 months or until canceled per order.	$25
Dormant Account Fee. Monthly fee on dormant accounts; no account activity for over 1 year.	$15
Account Ownership Modification Fee. Per occurrence.	$20
Loan Modification Fee. Per occurrence.	$35
Skip-A-Payment Fee.	$30
Legal Action Fee. Processing for garnishments, levies and all other legal actions served. Per item.	$75
Returned Mail Fee. Per month.	$9.95
Facsimile (fax). Per page, local.	$1
Account Closed within 3 months of opening.	$15
Locator Fee. Research work for locating membership. Per occurrence.	$15
Notary Fee, Member.	No Fee
Notary Fee, Non-Member, per stamp.	$10
Pay by Phone Fee.	$15
Loan Pay – Online Services (not bill pay).	$10
Loan Pay (recurring).	$5
Custom Image Debit/Credit Card.	$15
Coin Machine Fees. Waived for Tree Fort.	15% Service Charge
EasyVest YourChoice	$3

SAFE DEPOSIT BOX FEES

Located at: DuPont, Graham, Lacey, Lakewood, Madigan, Spanaway, and Yelm	
3 x 5	$20
3 x 10	$40
5 x 5	$35
5 x 10	$50
10 x 10	$80
Drill Fees start at	$200
Replacement Key	$20

America's Credit Union may assess fees for deposit account services and may update the Fee Schedule periodically; any changes will be communicated in accordance with applicable law.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency