

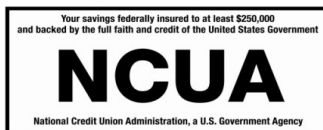
**SHARE SAVINGS AND CHECKING ACCOUNTS  
RATE SCHEDULE**

The rates and terms applicable to your account at DuTrac Community Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates and fees for these accounts from time to time. Additional Truth in Savings information will be found in your membership manual.  
Nature of Dividends - Dividends are paid from current income and earnings after required transfers to reserves at the end of the dividend period.

**THIS RATE AND FEE SCHEDULE REFLECTS THE DIVIDEND RATES ESTABLISHED BY OUR BOARD OF DIRECTORS FOR THE QUARTER ENDING DECEMBER 31, 2023.**

|  | Share Savings Account           | Sub-Share Account               | IRA/1 <sup>st</sup> Time Homebuyer Account  | Christmas Club                  | Vacation Club                   | Escrow Account                  | Relationship/Organizational Checking          | EcoPlus Checking*              |       |
|--|---------------------------------|---------------------------------|---|---------------------------------|---------------------------------|---------------------------------|---|--------------------------------|-------|
| <b>DIVIDENDS</b>                               |                                 |                                 | Tiered rates do not apply to these accounts |                                 |                                 |                                 |   |                                |       |
| Dividend Rate:                                 | Tiered Rate                     | Tiered Rate                     | 0.55%                                       | 0.25%                           | 0.25%                           | 0.25%                           |   | Balances do not earn dividends |       |
| Annual Percentage Yield                        |                                 |                                 | 0.55%                                       | 0.25%                           | 0.25%                           | 0.25%                           |   |                                |       |
|  |                                 |                                 |   |                                 |                                 |                                 | <b>Relationship Checking Account Tiers</b>    |                                |       |
| less than \$5,000 Annual Percentage Yield      | 0.10%                           | 0.10%                           |   |                                 |                                 |                                 | less than \$1,000 Annual Percentage Yield     |                                | 0.00% |
| \$5,000 to \$24,999.99 Annual Percentage Yield | 0.15%                           | 0.15%                           |   |                                 |                                 |                                 | \$1,000 to \$9,999.99 Annual Percentage Yield |                                | 0.05% |
| \$25,000 and above Annual Percentage Yield     | 0.25%                           | 0.25%                           |   |                                 |                                 |                                 | \$10,000 and above Annual Percentage Yield    |                                | 0.10% |
| Dividends Compounded                           | Quarterly                       | Quarterly                       | Quarterly                                   | Quarterly                       | Quarterly                       | Quarterly                       | Quarterly                                     |                                |       |
| Dividends Credited                             | Quarterly                       | Quarterly                       | Quarterly                                   | Quarterly                       | Quarterly                       | Quarterly                       | Quarterly                                     |                                |       |
| Dividend Period                                | Calendar Quarter                | Calendar Quarter                | Calendar Quarter                            | Calendar Quarter                | Calendar Quarter                | Calendar Quarter                | Calendar Quarter                              |                                |       |
| <b>BALANCE REQUIREMENTS</b>                    |                                 |                                 |   |                                 |                                 |                                 |   |                                |       |
| Minimum Opening Deposit                        | \$5.00                          | NA                              | NA  | NA                              | NA                              | NA                              | \$25.00                                       | NA                             |       |
| Minimum Balance to Avoid a Service Fee         | NA                              | NA                              | NA  | NA                              | NA                              | NA                              | NA  | NA                             |       |
| Minimum Balance to Earn the Stated APY         | \$100.00                        | \$100.00                        | No minimum required                         |                                 |                                 |                                 | \$1,000.00                                    | Balances do not earn dividends |       |
| Balance Method                                 | Avg Daily Bal                   | Avg Daily Bal                   | Avg Daily Bal                               | Avg Daily Bal                   | Avg Daily Bal                   | Avg Daily Bal                   | Avg Daily Bal                                 |                                |       |
| ACCOUNT LIMITATIONS                            | Acct Transfer Limitations Apply | Acct Transfer Limitations Apply | Acct Transfer Limitations Apply             | Acct Transfer Limitations Apply | Acct Transfer Limitations Apply | Acct Transfer Limitations Apply | NA  |                                |       |

\*Electronic statements and a recurring direct deposit are required in order to receive the EcoPlus Account.



**HIGH YIELD, MONEY MARKET AND HEALTH SAVINGS ACCOUNTS**

**RATE AND FEE SCHEDULE**

**Interest Bearing Accounts**

| <b>Rates Effective March 1, 2024</b> |                             |                                 |                        |
|--------------------------------------|-----------------------------|---------------------------------|------------------------|
|                                      | High Yield Checking Account | Money Market Savings Account    | Health Savings Account |
| Tiers                                | Interest Rate               | Interest Rate                   | Interest Rate          |
| Under \$2,500.00                     | 0.000%                      | 0.000%                          | 0.050%                 |
| <b>Annual Percentage Yield</b>       | 0.000%                      | 0.000%                          | 0.050%                 |
| \$2,500.00 to \$9,999.99             | 0.200%                      | 0.500%                          | 0.100%                 |
| <b>Annual Percentage Yield</b>       | 0.200%                      | 0.500%                          | 0.100%                 |
| \$10,000.00 to \$24,999.99           | 0.300%                      | 0.800%                          | 0.200%                 |
| <b>Annual Percentage Yield</b>       | 0.300%                      | 0.800%                          | 0.200%                 |
| \$25,000 to \$49,999.99              | 0.500%                      | 1.100%                          | 0.300%                 |
| <b>Annual Percentage Yield</b>       | 0.500%                      | 1.110%                          | 0.300%                 |
| \$50,000.00 and up                   | 0.700%                      | 1.400%                          | 0.400%                 |
| <b>Annual Percentage Yield</b>       | 0.700%                      | 1.410%                          | 0.400%                 |
| Interest Compounded                  | Daily                       | Daily                           | Daily                  |
| Interest Credited                    | Monthly                     | Monthly                         | Monthly                |
| Interest Period                      | Calendar Month              | Calendar Month                  | Calendar Month         |
| <b>BALANCE REQUIREMENTS</b>          |                             |                                 |                        |
| Minimum Opening Deposit              | \$2,500.00                  | \$2,500.00                      | \$25.00                |
| Minimum Balance to Avoid Service Fee | NA                          | NA                              | \$1,000.00             |
| Minimum Balance to Earn Stated APY   | \$2,500.00                  | \$2,500.00                      | NA                     |
| Balance Method                       | Avg Daily Bal               | Avg Daily Bal                   | Avg Daily Bal          |
| Account Limitations                  |                             | Acct Transfer Limitations Apply |                        |

High Yield Check Fee \$ .10 each + tax  
 (After first 20 per month at no charge)  
 Health Savings Account Service Fee (if applicable) \$2.00 per month

Not valid for brokered deposits, institutional investors, business accounts or Public Funds

| <b>SAFE DEPOSIT BOX FEES</b>     |                            |
|----------------------------------|----------------------------|
| Annual Box Rental                | Fees vary by box size      |
| Lost Key Fee                     | \$20.00                    |
| Late Safe Deposit Box Rental Fee | \$10.00                    |
| Box Drilling Fee                 | Cost of drilling + \$20.00 |

cont.

| <b>CHECKING ACCOUNT FEES</b>   |   |
|--|---|
| Overdraft Fee*   | \$30.00 + tax per item  |
| NSF (non-sufficient funds) Fee   | \$30.00 per presentment**   |
| *Accounts will be charged the standard Overdraft fee for handling each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is paid and \$30 for items returned. An overdrawn balance must be repaid within 32 days. We may not pay items under your Courtesy Pay if you do not maintain your account in good standing by bringing your account to a positive balance within every 32 day period for a minimum of 24 hours, if you default on any loan or other obligation to DuTrac Community Credit Union or if your account is subject to any legal or administrative order or levy. |   |
| **An NSF Fee is assessed each time an item is presented against insufficient funds. Any overdraft item returned to the payee due to insufficient funds in your account to cover the item can be represented for payment multiple times, which is beyond our control. We will charge an NSF or Overdraft Fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.  |   |
| Stop Payment Fee   | \$30.00 + tax per request   |
| Automatic Overdraft transfer or Loan Advance   | \$5.00 + tax per transfer or advance  |
| Check Fee (Relationship Checking)  | \$ .10 each + tax<br>(1st 40 per month at no charge - Does not apply to EcoPlus Checking)                                   |
| Check Copy   | \$2.00 + tax per check  |
| Check Printing Fee   | Prices vary depending on style  |
| <b>ATM Transaction Fees</b>  |   |
| At DuTrac owned ATM's  | No Charge   |
| At ATM's not owned by DuTrac and at Point Of Sale terminals  | \$1.50***   |
| (***)1st 12 per month free - EcoPlus Account receives free unlimited ATM transactions)   |   |
| Lost Credit/Debit Card Replacement   | \$20.00 per card  |
| Rush Lost Credit/Debit Card Fee  | \$45.00 per card  |
| Lost SecureCard Replacement  | \$7.00 per card   |
| Returned Mail Fee  | \$5.00 per item   |
| Account Research Fee   | \$15.00 per hour + tax, \$15 minimum  |
| Account Balancing Fee  | \$20.00 per hour + tax (1st 15 min. free)   |
| Membership Reopen fee  | \$15.00 if closed in the last 12 months   |
| Returned Item Fee  | \$30.00 per occurrence  |
| Check Collection Fee   | \$25.00 per check   |
| Canadian Check Collection  | \$25.00 per check   |
| Unreadable MICR Line Fee   | \$1.00 per check  |
| Incoming Wire Transfer   | \$10.00 per wire  |
| Outgoing Domestic Wire Transfer  | \$25.00 - in person or recurring agreement request  |
| Outgoing Domestic Wire Transfer  | \$30.00 - phone request   |
| Outgoing Foreign Wire Transfer   | \$50.00 - in person or recurring agreement request  |
| Outgoing Foreign Wire Transfer   | \$55.00 - phone request   |
| Money Order Fee  | \$3.00 each   |
| Official Check Fee   | \$3.00 each (does not apply for checks over \$2000)   |
| Statement Copy or Account History  | \$1.00 per page   |
| Fax Fee  | \$1.00 per page   |
| Copy Fee   | \$.10 per page  |
| Inactive Relationship Fee  | \$15.00 per quarter<br>(Total relationship less than \$100 & no activity in last 12 months. Does not apply to under age 18) |
| Check Cashing Fee  | \$5.00  |
| Compliance with Garnishment/Levy   | \$50 per garnishment/determined by levy requestor   |
| IRA Direct Transfer Fee  | \$25 per IRA direct transfer, excludes DFG & FCT  |
| Signature Guarantee  | Free to Members   |
| Notary Fee   | Members: Free or \$5 for loan docs for another financial Nonmembers: \$5.00   |

cont.

**CREDIT/DEBIT CARD & ATM FEES**

**OTHER SERVICE FEES**