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 SEPTEMBER 30, 2026.

	Share Savings Account	Sub-Share Account	IRA/1st Time Homebuyer Account	Christmas Club	Vacation Club	Escrow Account	Relationship/ Organizational Checking	EcoPlus Checking*
DIVIDENDS			Tiered rates do not apply to these accounts					
Dividend Rate: **A**nnual **P**ercentage **Y**ield	Tiered Rate	Tiered Rate	0.45% 0.45%	0.25% 0.25%	0.25% 0.25%	0.25% 0.25%		
					Relationship Checking Account Tiers			
less than $5,000 **A**nnual **P**ercentage **Y**ield	0.05% 0.05%	0.05% 0.05%			less than $1,000 **A**nnual **P**ercentage **Y**ield		0.00% 0.00%	
$5,000 to $24,999.99 **A**nnual **P**ercentage **Y**ield	0.10% 0.10%	0.10% 0.10%			$1,000 to $9,999.99 **A**nnual **P**ercentage **Y**ield		0.05% 0.05%	Balances do not earn dividends
$25,000 and above **A**nnual **P**ercentage **Y**ield	0.15% 0.15%	0.15% 0.15%			$10,000 and above **A**nnual **P**ercentage **Y**ield		0.10% 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	
BALANCE REQUIREMENTS								
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	
Balance Method	Avg Daily Bal	Avg Daily Bal	Avg Daily Bal	Avg Daily Bal	Avg Daily Bal	Avg Daily Bal	Avg Daily Bal	Balances do not earn dividends
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.

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

HIGH YIELD, MONEY MARKET AND HEALTH SAVINGS ACCOUNTS

RATE AND FEE SCHEDULE

Interest Bearing Accounts

Rates Effective November 1, 2026			
	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%
Annual **P**ercentage **Y**ield	0.000%	0.000%	0.050%
$2,500.00 to $9,999.99	0.200%	0.200%	0.100%
Annual **P**ercentage **Y**ield	0.200%	0.200%	0.100%
$10,000.00 to $24,999.99	0.300%	0.500%	0.150%
Annual **P**ercentage **Y**ield	0.300%	0.500%	0.150%
$25,000 to $49,999.99	0.400%	0.800%	0.200%
Annual **P**ercentage **Y**ield	0.400%	0.800%	0.200%
$50,000.00 and up	0.500%	1.200%	0.300%
Annual **P**ercentage **Y**ield	0.500%	1.210%	0.300%
Interest Compounded	Daily	Daily	Daily
Interest Credited	Monthly	Monthly	Monthly
Interest Period	Calendar Month	Calendar Month	Calendar Month
BALANCE REQUIREMENTS			
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 (After first 20 per month at no charge)	$.10 each + tax
Health Savings Account Service Fee (if applicable)	$2.00 per month

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

SAFE DEPOSIT BOX FEES

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.

CHECKING ACCOUNT FEES

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
(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

CREDIT/DEBIT CARD & ATM FEES

ATM Transaction Fees	
At DuTrac owned ATM's	No Charge
At ATM's not owned by DuTrac and at **P**oint **O**f **S**ale 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 ATM Card Replacement	$7.00 per card

OTHER SERVICE FEES

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
(Total relationship less than $100 & no activity in last 12 months. Does not apply to under age 18)	
Check Cashing Fee	$5.00 - Over age 21 with less than $100 on deposit
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.