

Effective Date:

December 1, 2018 - December 31, 2018

For current rate information, please call 480-441-5900 (AZ) 512-996-4000 (TX) or 855-TRUWEST

ACCOUNT RATES AND TERMS

APY = Annual Percentage Yield

Balance Tiers	Share Savings		Select Savings		Advantage 55 Checking		Choice Checking		OTG Checking		Money Market Maximizer		Christmas Club Savings		IRA Savings		Youth Savings	
	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate
\$0 - \$1,999	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%	0.00%	0.000%	0.150%	0.150%	0.150%	0.150%	0.350%	0.349%	0.050%	0.050%
\$2,000 - \$4,999	0.050%	0.050%	0.050%	0.050%							0.150%	0.150%					0.050%	0.050%
\$5,000 - \$9,999	0.100%	0.100%	0.100%	0.100%							0.150%	0.150%					0.100%	0.100%
\$10,000 - \$24,999	0.100%	0.100%	0.100%	0.100%							0.400%	0.300%					0.100%	0.100%
\$25,000 - \$49,999	0.100%	0.100%	0.100%	0.100%							0.500%	0.500%					0.100%	0.100%
\$50,000 - \$99,999	0.100%	0.100%	0.100%	0.100%							0.600%	0.550%					0.100%	0.100%
\$100,000 +	0.100%	0.100%	0.100%	0.100%							0.700%	0.700%					0.100%	0.100%
Dividends Compounded	Monthly		Monthly		Monthly		Monthly		N/A		Monthly		Monthly		Monthly		Monthly	
Dividends Credited	Monthly		Monthly		Monthly		Monthly		N/A		Monthly		Monthly		Monthly		Monthly	
Minimum Opening and Ongoing Balances	\$5		None		None		None		N/A		\$1,000		None		None		\$5	
Minimum Monthly Balance	\$5		None		None		None		N/A		None		None		None		\$5	
Balance Method to Calculate Dividends	Average Daily Balance		Average Daily Balance		Average Daily Balance		Average Daily Balance		N/A		Average Daily Balance		Average Daily Balance		Average Daily Balance		Average Daily Balance	
Account Limitations	Transfer and Withdrawal Limitations Apply		Transfer and Withdrawal Limitations Apply		None		None		One OTG Checking per individual. Online Banking with eStatements required. Primary owner must be 18-29 years of age.		No ACH Withdrawals No Check Writing Ability		Transfer and Withdrawal Limitations Apply. Scheduled Annual Disbursement		Transfer and Withdrawal Limitations Apply		Transfer and Withdrawal Limitations Apply. Account automatically converts to Share Savings Account when member turns 18	

TRUTH IN SAVINGS ACCOUNT DISCLOSURES

The information below, above and on the reverse side may all collectively be referred to as the "Truth in Savings" Disclosures.

Rate and Fee Information: The dividend rates, Annual Percentage Yields and fees may change at any time as determined by the Board of Directors.

Nature of Dividends: In accordance with the Arizona Credit Union Code, the Board of Directors may declare dividends to be paid on accounts from Undivided Earnings, after provision for required reserves has been made.

Compounding and Crediting: Dividends will be compounded and credited as set forth above. The dividend period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month.

Accrual of Dividends: Dividends will begin to accrue on non-cash items (e.g. checks) on the business day you make the deposit to your account. With the exception of Money Market accounts, accrued dividends will not be paid on accounts closed before dividend crediting.

Balance Information: The minimum balance required to open or maintain each account is set forth above. The minimum monthly balance required to earn dividends and/or avoid a service fee is set forth above. The Average Daily Balance method used to calculate dividends adds the full amount of principal in the account each day of the period, divides that figure by the number of days in the period, and applies a periodic rate to the result.

Account Limitations: For all Savings and Money Market accounts, you may make up to six preauthorized, automatic, electronic, telephonic, or audio response transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through ACH. Excluded from these transfer limitations are transfers to pay any Credit Union loan account, and transfers between your Credit Union deposit accounts or cash withdrawals, if such transfers or withdrawals are made in person, at an ATM, or by a check mailed to you following a telephone request. If you exceed these Federal limitations, your account may be closed. Additional withdrawal and balance limitations imposed by the Credit Union apply to Christmas Club and Youth Savings accounts as indicated above. All accounts may be subject to fees as indicated on reverse side.

Deposit Insurance: Each member relationship is federally insured to at least \$250,000 by the National Credit Union Administration (NCUA), a U.S. Government agency, and backed by the full faith and credit of the United States Government.





RATE AND FEE SCHEDULE

Certain transactions/services will be available through Shared Branching facilities, and members will need to inquire about fees that may be charged by that institution.

ALL FEES SHOWN ARE PER TRANSACTION, ITEM, OR PAGE, IF NOT OTHERWISE SPECIFIED.

SHARE SAVINGS /YOUTH ACCOUNTS

Monthly Maintenance	No Charge
Withdrawal/Transfer (if more than three per month)	\$3.00
Below Par Value Fee (if balance is less than \$5 and no activity for more than six months)	\$5.00 ⁵
Account Closure (if within the first 30 days of opening)	\$5.00
Inactive Membership Fee (no activity for 24 consecutive months)	\$5.00 ⁵
Unclaimed Property Processing Fee	\$50.00

SELECT SAVINGS

Withdrawal/Transfer (if more than three per month)	\$3.00
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CHRISTMAS CLUB SAVINGS

Withdrawal/Transfer (other than annual disbursement by Credit Union)	\$5.00
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IRA SAVINGS

Monthly Maintenance	No Charge
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CHOICE CHECKING

Monthly Fee (per benefit listed below)	\$2.00
Debit Rewards, Unlimited Money Orders and Cashier's Checks	
NSF/Overdraft Fee (one per calendar year)	Waived

ADVANTAGE 55 CHECKING

Monthly Maintenance	No Charge
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OTG CHECKING

Monthly Maintenance	No Charge
NSF/Overdraft Fee (two per calendar year)	Waived

MISCELLANEOUS SERVICES

Money Order (per purchase)	\$2.00
Gift Card	\$2.50
Gift Card - Large Order or Personalized (in addition to "per-card" fee)	\$10.00
Cashier's Check (fee waived if check payable to member/joint owner)	\$5.00
Returned Mail Due to Bad Address	\$5.00
Outbound Domestic Wire Transfer	\$20.00
Outbound Domestic Wire Transfer (recurring WIN wire)	\$15.00
Recurring Wire Set-up	\$7.00
Outbound International Wire Transfer	\$40.00
Courier Express Delivery Courtesy Service	As assessed by courier service
Cashier's Check / Money Order Cancellation Due to Loss or Theft (subject to approval; additional conditions apply)	\$30.00
Check Cashing	\$2.00
Legal Processing	\$50.00
Verification of Deposit	\$15.00
Foreign Item Collection	\$40.00
Outgoing IRA Transfers	\$20.00
Inbound Wire Fee	\$10.00

MONEY MARKET MAXIMIZER ACCOUNT

Account Closure (if within the first 90 days of opening)	\$10.00
Withdrawal/Transfer (if more than three per month)	\$3.00

ALL CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS (AS APPLICABLE)

Overdraft Protection Fee (per item paid from Share Savings, Visa Credit Card or Personal Credit Line)	\$2.00
NSF ¹ Check, ACH ² Item, or Debit Card Debit Transaction (Standard or Overdraft Privilege)	\$35.00
Copy of Paid Check (provided by Credit Union personnel)	\$3.00
Hourly Checking Account Reconciliation Assistance or Member Research	\$10.00
Returned Item (from a third party)	\$10.00
Returned Item (from member owned account)	\$35.00
Returned Loan Payment (deducted from Share Savings account)	\$25.00
Stop Payment on Check or ACH ²	\$30.00
Copy of Source Document	\$2.00
Statement Copy (provided by Credit Union personnel)	\$3.00

ONLINE BANKING AND BILL PAYMENT SERVICES

eDeposit	No Charge
Mobile Deposit (\$5,000.00 day / \$30,000.00 month)	No Charge
Online Banking Monthly Maintenance	No Charge
Bill Payment Monthly Maintenance and Transactions	No Charge
Money Management	No Charge
Mobile Web/Text Message Banking ³	No Charge
Expedited Overnight Check Fee	\$25.00
Expedited Electronic Fee	\$5.00
NSF ¹ Bill Payment Transaction (Standard NSF and Overdraft Privilege)	\$35.00
Bill Payment Stop Payment	\$30.00

Funds Transfer (inter-institution transfers)

Standard 3-Day	
Up to \$3,000.00 (per transfer - outbound only)	\$2.50
\$3,000.01 - \$15,000.00 (per transfer – outbound only)	\$6.00
Premium Next Day (per transfer – outbound only)	\$8.00
Popmoney (third party transfers)	
Standard 3-Day (per transfer)	\$2.50
Next Day (per transfer)	\$5.00

AUTOMATED TELLER MACHINE (ATM) / DEBIT CARD

TruWest Credit Union ATM Use	No Charge
Network ATM (Non-TruWest) Withdrawal (if more than five per month/per membership) ⁴	\$2.00
NSF ATM Transaction ¹	\$35.00
ATM Cash Card or Debit Card Replacement	\$5.00

SAFE DEPOSIT BOX

Annual Rental Fee (fees vary by size)	\$25.00 - \$100.00
Key Deposit (two keys)	\$10.00
Lock Drilling (for unreturned or lost key(s); includes parts and labor)	\$100.00 minimum

This rate and fee schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at the Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that all accounts are also subject to the terms set forth in the Credit Union's Membership and Account Agreement and other related disclosures. Information relating to Investment Certificates (Regular or IRA) is contained within a separate document.

¹NSF = Non-Sufficient Funds ²ACH = Automated Clearing House ³Message and data rates may apply from your wireless carrier ⁴ATM Owner/Institution fees may also apply ⁵Per month