



# Account Disclosure Rate Supplement and Schedule of Fees and Charges

**INSTRUCTIONS**

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures.

The Dividend Rates and corresponding Annual Percentage Yields for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: **07/05/21**

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
<input type="checkbox"/> Prime Share (1)		<u>0.020</u> %	<u>0.020</u> %
<input type="checkbox"/> Special Purpose Share (1)		<u>0.020</u> %	<u>0.020</u> %
<input type="checkbox"/> Youth Savings (1)(2)	\$100.00 - \$4,999.99	<u>0.100</u> %	<u>0.100</u> %
	\$5,000.00 & Greater	<u>0.020</u> %	<u>0.020</u> %
<input type="checkbox"/> Save More Savings (1)	\$0.01 - \$25,000.00	<u>0.150</u> %	<u>0.150</u> %
	\$25,000.01 & Greater	<u>0.020</u> %	<u>0.020</u> %
<input type="checkbox"/> Holiday Club Share (1)		<u>0.050</u> %	<u>0.050</u> %
<input type="checkbox"/> IRA Share (1)		<u>0.020</u> %	<u>0.020</u> %
<input type="checkbox"/> High Yield Checking (1)		_____ %	_____ %
<input type="checkbox"/> Dividend Checking (1)		<u>0.050</u> %	<u>0.050</u> %
<input type="checkbox"/> Save More Checking (1)	\$3,000.00 - \$19,999.99	<u>0.250</u> %	<u>0.250</u> %
	\$20,000.00 & Greater	<u>0.020</u> %	<u>0.020</u> %
<input type="checkbox"/> Save More Money Market (1)	\$2,000.00 - \$9,999.99	<u>0.050</u> %	<u>0.050</u> %
	\$10,000.00 - \$24,999.99	<u>0.100</u> %	<u>0.100</u> %
	\$25,000.00 - \$49,999.99	<u>0.100</u> %	<u>0.100</u> %
	\$50,000.00 - \$99,999.99	<u>0.200</u> %	<u>0.200</u> %
	\$100,000.00 & Greater	<u>0.200</u> %	<u>0.200</u> %
<input type="checkbox"/> High Yield Money Market (1)	\$100.00 - \$74,999.99	<u>0.020</u> %	<u>0.020</u> %
	\$75,000.00 - \$124,999.99	<u>0.300</u> %	<u>0.300</u> %
	\$125,000.00 - \$199,999.99	<u>0.300</u> %	<u>0.300</u> %
	\$200,000.00 - \$249,999.99	<u>0.300</u> %	<u>0.300</u> %
	\$250,000.00 & Greater	<u>0.300</u> %	<u>0.300</u> %
<input type="checkbox"/> Jumbo Money Market (1)	\$100.00 - \$149,999.99	_____ %	_____ %
	\$150,000.00 - \$249,999.99	_____ %	_____ %
	\$250,000.00 & Greater	_____ %	_____ %
<input type="checkbox"/> IRA Money Market (1)	\$2,000.00 - \$9,999.99	<u>0.100</u> %	<u>0.100</u> %
	\$10,000.00 - \$24,999.99	<u>0.100</u> %	<u>0.100</u> %
	\$25,000.00 - \$49,999.99	<u>0.100</u> %	<u>0.100</u> %
	\$50,000.00 - \$99,999.99	<u>0.200</u> %	<u>0.200</u> %
	\$100,000.00 & Greater	<u>0.200</u> %	<u>0.200</u> %

		<b>FIXED RATE</b>			
Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE	
<input type="checkbox"/> Term Certificate (3)	\$ <u>500</u>	<u>48</u> Months	<u>0.400</u> %	<u>0.399</u> %	
	\$ <u>500</u>	<u>36</u> Months	<u>0.300</u> %	<u>0.300</u> %	
	\$ <u>500</u>	<u>29</u> Months	<u>0.750</u> %	<u>0.748</u> %	
	\$ <u>500</u>	<u>24</u> Months	<u>0.250</u> %	<u>0.250</u> %	
	\$ <u>500</u>	<u>15</u> Months	<u>0.400</u> %	<u>0.399</u> %	
	\$ <u>500</u>	<u>12</u> Months	<u>0.150</u> %	<u>0.150</u> %	
	\$ <u>500</u>	<u>6</u> Months	<u>0.100</u> %	<u>0.100</u> %	
	\$ _____	____ Months	_____ %	_____ %	
	\$ _____	____ Months	_____ %	_____ %	
	\$ _____	____ Months	_____ %	_____ %	
<input type="checkbox"/> IRA Term Certificate (3)	\$ <u>500</u>	<u>48</u> Months	<u>0.400</u> %	<u>0.399</u> %	
	\$ <u>500</u>	<u>36</u> Months	<u>0.300</u> %	<u>0.300</u> %	
	\$ <u>500</u>	<u>29</u> Months	<u>0.600</u> %	<u>0.599</u> %	
	\$ <u>500</u>	<u>24</u> Months	<u>0.250</u> %	<u>0.250</u> %	
	\$ <u>500</u>	<u>15</u> Months	<u>0.400</u> %	<u>0.399</u> %	
	\$ <u>500</u>	<u>12</u> Months	<u>0.150</u> %	<u>0.150</u> %	
	\$ <u>500</u>	<u>6</u> Months	<u>0.100</u> %	<u>0.100</u> %	
	\$ _____	____ Months	_____ %	_____ %	
	\$ _____	____ Months	_____ %	_____ %	
	\$ _____	____ Months	_____ %	_____ %	
		<b>STEPPED RATE CERTIFICATE</b>			
Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE	
<input type="checkbox"/> Double Up Term Certificate (3)	\$ _____	____ Months	_____ %	_____ %	
		____ Months	_____ %	_____ %	
	\$ _____	____ Months	_____ %	_____ %	
		____ Months	_____ %	_____ %	
	\$ _____	____ Months	_____ %	_____ %	
		____ Months	_____ %	_____ %	
<input type="checkbox"/> Rising Rate Term Certificate (3)	\$ _____	____ Months	_____ %	_____ %	
		____ Months	_____ %	_____ %	

- (1) For the purposes of this Disclosure, this is a rate and APY as of 07/05/21. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time.
- (2) Only the funds that comprise each tier will earn the rate for such tier.
- (3) For the purposes of this Disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (608) 241-2191.

# Schedule of Fees and Charges

## SHARE AND CHECKING ACCOUNT FEES

Over Three Withdrawals from Share Account per Month .....	\$6.00 each
Holiday Club Early Share Account Withdrawal .....	\$4.00 each
New Account Fee (Applied to employer funded vacation accounts only) .....	\$35.00
Dormancy Fee (No activity for 12 months with aggregate savings and checking balances under \$200.00) .....	\$5.00 per month
Minimum Balance Fee (Dividend Checking) .....	\$6.00 per month
Service Fee (Step up Checking) .....	\$8.00 per month
with e-statements .....	\$5.00 per month
Overdraft Protection Transfer Fee .....	\$7.00 per transfer
Overdraft Protection Line of Credit Transfer Fee .....	\$7.00 per item + interest
Overdraft Fee .....	\$30.00 per item
Non-Sufficient Funds Fee .....	\$30.00 per item
Stop Payment Fee .....	\$25.00 per item
Copy of Paid Check .....	\$5.00 per item
Staff Assistance to Balance Account .....	\$25.00 per hour
Temporary Checks .....	\$5.00 per packet
Personal Checks .....	fees will vary
Debit Card Replacement .....	\$5.00 per card
Expedited Debit Card Replacement .....	\$75.00 per card
VISA® Card Capture Fee .....	\$75.00
Simply Free, Dividend Checking, Save More Checking and High Yield Checking	
Foreign ATM Fee (5th and subsequent transactions each month) .....	\$1.00 each
Point of Sale (POS) .....	free
Step Up Checking	
Foreign ATM Fee .....	\$1.00 each
E-Statements .....	free

## IRA FEES

Outgoing Transfer or Rollovers .....	\$30.00
Account Closure Within 90 Days .....	\$30.00

## MISCELLANEOUS SERVICE FEES

Phone Inquiries Requiring Operator Assistance

Services are available at NO CHARGE on our Web branch [www.heritagecu.org](http://www.heritagecu.org) or call the 24-Hour Teller Line at 1-877-24TELLER (248-3553).

Transfer Funds .....	\$5.00 per transfer
Verified Checks Cleared .....	\$5.00 per 5 checks
Returned Check Deposit Fee .....	\$10.00 per item
Multiple Check Withdrawals (Additional checks \$5.00 each – in person or using the 24-Hour Teller Line) .....	1st check no charge
Copy of Statement (condensed statement free of charge) .....	\$5.00 per statement
Returned Statement Fee .....	\$7.00 per statement
Printed Transaction Listing .....	\$2.00 per page
Money Orders .....	\$2.00 each
Wire Transfer	
Incoming .....	\$8.00
Outgoing .....	\$20.00
Western Union Wire Transfers .....	\$30.00
Foreign Check Processing .....	actual fee
Cashiers Checks .....	\$5.00 per check
Check Cashing (1) .....	\$5.00 per check
Levy or Garnishment .....	\$60.00
Gift Card .....	\$2.50 each
Safe Deposit Box Rental	
3 X 5 .....	\$25.00 per year
3 X 10 .....	\$40.00 per year
5 X 10 .....	\$50.00 per year
10 X 10 .....	\$80.00 per year
10 X 16 .....	\$100.00 per year

- (1) The check cashing fee will not be charged if you have:
- (a) A loan balance greater than zero; or
  - (b) Aggregate deposit balances of \$500.00 or more; or
  - (c) If you deposit 50% of the check into Your Account.