

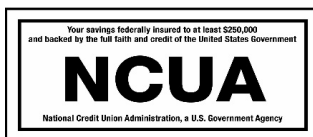


## Rate Schedule

Rates Effective: December 1, 2022

TYPE OF ACCOUNT	MINIMUM AVERAGE DAILY BALANCE TO OPEN AND OBTAIN APY	COMPOUNDING	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<b>SHARES</b>   Regular	\$5.00 to open \$100.00 to earn dividends	MO	0.05%	0.05%
<b>SHARES</b>   Round Up High Yield	\$0 to \$1,000 Over \$1,000	MO	3.00% 0.05%	3.04% 0.05%
<b>SHARES</b>   Pyramid Plus (requires checking or under 18)	\$5.00 to open \$100.00 to earn dividends	MO	0.05%	0.05%
<b>SHARES</b>   Smart Money (1 withdrawal per quarter or fee)	\$5.00 to open	MO	0.05%	0.05%
<b>CHECKING</b> Share Draft		MO	0.00%	0.00%
<b>MONEY MARKET</b>	\$1,000.00 Tier 1 \$25,000.00 Tier 2 \$90,000.00 Tier 3 \$175,000.00 Tier 4 \$250,000.00 Tier 5	MO MO MO MO MO	0.35% 0.40% 0.95% 1.00% 1.50%	0.35% 0.40% 0.95% 1.00% 1.51%
<b>IRA ACCOUNTS</b> Traditional, Roth & Educational	\$5.00 to open	MO	0.70%	0.70%
<b>SHARE CERTIFICATES*</b> or <b>IRA CERTIFICATES</b>	\$500 minimum	<b>TERM</b> 6 MONTHS 1 YEAR 2 YEARS 3 YEARS 4 YEARS 5 YEARS	1.00 % APR 2.13% APR 3.01 % APR 3.64 % APR 3.01 % APR 3.01 % APR	1.00 % APY 2.15 % APY 3.05 % APY 3.70 % APY 3.05 % APY 3.05 % APY
*Early withdrawal penalty applies.	Dividends are compounded and paid quarterly			
<b>SHARE CERTIFICATE*   GOAL</b>	\$25 to \$1,000 Over \$1,000	1 YEAR	2.00% 0.05%	2.015% 0.05%
*Early withdrawal penalty applies.	Dividends are compounded and paid quarterly			

Federally insured by NCUA



This Rate Schedule sets forth the rates applicable to Regular Share savings, Share Draft checking, Money Market, Smart Money, Individual Retirement and Share Certificate accounts at Pyramid Federal Credit Union. This schedule is incorporated as part of your account agreement with Pyramid Federal Credit Union. Rates, fees and terms are accurate and effective as of the effective date indicated and change from time to time.



**SHARE Savings Account Fees**

Par Share Value (opening deposit).....	\$5.00
Share rejoin fee .....	\$10.00
Excessive Smart Money withdrawals.....	\$5.00
Excessive Money Market withdrawals.....	\$5.00
<b><u>Share draft CHECKING Account Fees (per item)</u></b>	
Basic Checking monthly fee.....	free
Premier Checking monthly fee.....	\$5.00
Insufficient funds fee (NSF).....	\$29.00
Fees for overdrawing accounts (ODP)..... (Fee imposed for overdrafts created by checks, in-person withdrawals or other electronic transfers.)	\$29.00
Stop Payment fee .....	\$25.00
Temporary checks (1 <sup>st</sup> page free).....	\$2.00 per page
Check copy fee (including official checks).....	\$3.00
Check printing.....	varies
Returned Bill Pay payment (NSF).....	\$29.00
Bill Pay correspondence to payee.....	\$10.00
Proof of Bill Pay payment (non-dispute).....	\$10.00
Returned Bill Pay payment (member error).....	\$29.00
Bill Pay Overnight Fee .....	\$14.95
Bill Pay 2 <sup>nd</sup> Day Fee .....	\$9.95
Bill Pay Gift Check .....	\$2.99

**ACCOUNT Limitations**

SHARE savings withdrawals..... (in person transactions do not count toward limit of 6)	six (6) per month
Money Market withdrawals..... (no more than six (6) can be made by draft or debit card)	six (6) per month
Smart Money withdrawals...	one (1) per calendar quarter
ATM transactions (Pyramid ATMs).....	unlimited
ATM transactions (non-Pyramid).....	unlimited
Collection item fee - Domestic.....	\$25.00
Collection item fee - International.....	\$30.00
ATM/PIN daily limit (on-line).....	\$300.00 per day
ATM/PIN daily limit (off-line).....	\$100.00 per day
Visa Debit transactions.....	ten (10) per day
Visa Debit/signature daily limit .....	\$1,500.00 per day
Visa Debit/signature (off-line).....	\$100.00 per day
Returned Deposit (3 <sup>rd</sup> party originated).....	\$25.00
Debit Card Dispute Resolution (valid purchase)...	\$5.00

**Share & Check HOLDS/PLEDGES**

Funds on hold or pledged as security for a loan cannot be withdrawn. Refer to your Member Account Agreement for additional information on funds availability policies.

**Additional/Miscellaneous Fees**

Account reconciliation (1 <sup>st</sup> month free)	\$15.00 per hour	Close new account within 90 days.....	\$15.00
Account research.....	\$25.00 per hour	Mortgage Payoff processing.....	\$50.00
Non-member check cashed thru member acct....	\$10.00 each	Manual clearing processing fee .....	\$5.00
ATM transaction fee (over limit per item).....	\$0.00	<i>(per item, including Cross Account &amp; Special OD arrangements)</i>	
Returned ACH/EFT.....	\$29.00	Visa Debit/ATM card replacement.....	\$10.00
Returned check – uncollected funds.....	\$29.00	(including first replacement)	
Re-deposited check.....	\$25.00	Visa Debit/ATM PIN replacement.....	\$5.00
Bad Address fee.....	\$10.00 monthly	(including first replacement)	
Request for HMDA information.....	\$25.00	International Transaction Fee.....	1.00%
Inactive Checking fee... \$5.00/month after 4 months		International Check Deposited (<=\$1500).....	\$10.00
Inactive Account fee... \$15.00/month after 12 months		International Check Deposited (>\$1500).....	\$30.00
IRA Transfer or Closing Fee.....	\$10.00	Official checks (over 3 per day).....	\$3.00 each
Visa Gift Cards.....	\$2.95		

**T R U T H - I N - S A V I N G S D I S C L O S U R E S**

Except as noted, the following disclosures apply to all Pyramid share accounts.

**Info on Rates:** The Annual Percentage Yield (APY) is a percentage rate which reflects the amount of dividends to be paid on an account for an annual period and is based on the dividend rate and compounding basis. These rates, which may change monthly, are set by the Board of Directors and represent the proposed rates and yields the Credit Union expects to pay at the end of each dividend period. Money Market and IRA accounts are tiered accounts, which are listed on the Rate Schedule side of this disclosure. Once a minimum tier balance requirement is met, the dividend rate and APY for that tier will apply to the full balance of the account.

**Dividends:** Dividends are paid from income and available earnings after required reserve payments are made at the end of a dividend period.

**Compounding and crediting of dividends:** The compounding and crediting of dividends for each account type are set forth in the Rate Schedule. With the exception of share certificates, dividends are paid monthly at the end of each calendar month on all share accounts. If account minimums are met, dividends accrue from the business day a deposit is made into the account. Accounts closed prior to the last business day of the month will not be paid accrued dividends.

**Account Balance Information:** A deposit of the minimum par share value stated in the fee schedule must be made to open a Pyramid account. The opening, minimum balance requirements and balances required to earn dividends are set forth in the Rate Schedule side of this disclosure. Pyramid calculates dividends based on the Average Daily Balance in the account for the dividend period by applying a periodic rate to the Average Daily Balance in the account for that period.

The Average Daily Balance represents the full amount of the principal in the account for each day of the period, divided by the number of days in the period.

**Account Limitations:** For Regular Shares and Money Market accounts, withdrawals are limited to six (6) preauthorized, automatic or phone transfers per month; no more than six of these can be made by check or debit to a third party. Smart Money withdrawals are limited to one per calendar quarter. If you exceed these limitations the excessive withdrawal fee may apply or your account could be subject to closure. For Share Draft/Checking accounts, no limitations apply. IRA contributions and withdrawals are subject to IRS rules and tax laws.

We report information about your account to the credit bureau. Late payments, missed payments or defaults on your account may be reflected in your credit report.