

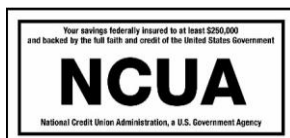


Rate Schedule

Rates Effective: June 1, 2023

| TYPE OF ACCOUNT | MINIMUM AVERAGE DAILY BALANCE TO OPEN AND OBTAIN APY | COMPOUNDING | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD |
|---|---|---|--|--|
| SHARES Regular | \$5.00 to open \$100.00 to earn dividends | MO | 0.05% | 0.05% |
| SHARES Round Up High Yield | \$0 to \$1,000 Over \$1,000 | MO | 3.00% 0.05% | 3.04% 0.05% |
| SHARES Pyramid Plus (requires checking or under 18) | \$5.00 to open \$100.00 to earn dividends | MO | 0.05% | 0.05% |
| SHARES Smart Money (1 withdrawal per quarter or fee) | \$5.00 to open | MO | 0.05% | 0.05% |
| CHECKING Share Draft | | MO | 0.00% | 0.00% |
| MONEY MARKET | \$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% 1.30% 1.30% 1.75% | 0.35% 0.40% 1.31% 1.31% 1.76% |
| IRA ACCOUNTS Traditional, Roth & Educational | \$5.00 to open | MO | 0.70% | 0.70% |
| SHARE CERTIFICATES* or IRA CERTIFICATES *Early withdrawal penalty applies. | \$500 minimum Dividends are compounded and paid quarterly | TERM 6 MONTHS 1 YEAR 2 YEARS 3 YEARS 4 YEARS 5 YEARS | 3.06 % APR 3.65 % APR 3.65 % APR 3.02 % APR 3.02 % APR 3.02 % APR | 3.10 % APY 3.70 % APY 3.70 % APY 3.05 % APY 3.05 % APY 3.05 % APY |
| SHARE CERTIFICATE* GOAL *Early withdrawal penalty applies. | \$25 to \$1,000 Over \$1,000 Dividends are compounded and paid quarterly | 1 YEAR | 4.00% 0.05% | 4.07% 0.05% |

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 |

Share draft CHECKING Account Fees (per item)

| | |
|---|-----------------|
| Basic Checking monthly fee..... | free |
| Premier Checking monthly fee..... | \$5.00 |
| Insufficient funds fee (NSF)..... | \$28.00 |
| Fees for overdrawing accounts (ODP)..... (Fee imposed for overdrafts created by checks, in-person withdrawals or other electronic transfers.) | \$28.00 |
| Stop Payment fee | \$25.00 |
| Temporary checks (1 st page free)..... | \$2.00 per page |
| Check copy fee (including official checks)..... | \$3.00 |
| Check printing..... | varies |
| Returned Bill Pay payment (NSF)..... | \$28.00 |
| Bill Pay correspondence to payee..... | \$10.00 |
| Proof of Bill Pay payment (non-dispute)..... | \$10.00 |
| Returned Bill Pay payment (member error)..... | \$28.00 |

| | |
|--|---------|
| Bill Pay Overnight Fee | \$14.95 |
| Bill Pay 2 nd 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)..... | \$500.00 per day |
| ATM/PIN daily limit (off-line)..... | \$100.00 per day |
| Visa Debit/signature daily limit | \$2,500.00 per day |
| Visa Debit/signature (off-line)..... | \$100.00 per day |
| Returned Deposit (3 rd 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 st 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 & Special OD arrangements)</i> | |
| Returned ACH/EFT..... | \$29.00 | Visa Debit/ATM card replacement..... | \$10.00 |
| Returned check – uncollected funds..... | \$29.00 | <i>(including first replacement)</i> | |
| Re-deposited check..... | \$25.00 | Visa Debit/ATM PIN replacement..... | \$5.00 |
| Bad Address fee..... | \$10.00 monthly | <i>(including first replacement)</i> | |
| 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 | | |

TRUTH - IN - SAVINGS DISCLOSURES

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.