Our Rates & Service Charges

COLORADO CREDIT UNION
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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date: 10-01-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Regular Shares	0.10%	0.10%	$5	$5	None	Monthly	Monthly
IRA Shares	0.10%	0.10%	$100	$100	None	Monthly	Monthly
Health Savings Shares	0.10%	0.10%	$5	$5	None	Monthly	Monthly
Holiday Club Account	0.10%	0.10%	None	None	None	Monthly	Monthly
Premier Checking							
$2,000 - $9,999.99	0.05%	0.05%	$2,000	$2,000	None	Monthly	Monthly
$10,000 - $24,999.99	0.10%	0.10%					
$25,000 - $49,999.99	0.15%	0.15%					
$50,000 - $99,999.99	0.25%	0.25%					
$100,000+	0.50%	0.50%					
High Interest Checking							
Qualifying Rate							
$0.00 - $10,000.00	4.89%	5.00%	None	None	None	Monthly	Monthly
$10,000.01 or more	0.05%	0.05%-$5.00%					
Non-Qualifying Rate	0.05%	0.05%					
Cash Back Checking	N/A	N/A	None	None	None	N/A	N/A
Money Market							
$2,500.00 - $9,999.99	1.44%	1.45%	$2,500	$2,500	$2,500	Monthly	Monthly
$10,000.00 - $24,999.99	1.44%	1.45%					
$25,000.00 - $49,999.99	1.44%	1.45%					
$50,000.00 - $99,999.99	1.74%	1.75%					
$100,000.00 - $249,999.99	2.28%	2.30%					
$250,000 or more	2.62%	2.65%					
STANDARD AND IRA CERTIFICATES							
($500.00 - $9999.99)							
6 months	3.83%	3.90%	$500	$500	None	Monthly	Monthly
12 months	3.83%	3.90%					
18 months	3.69%	3.75%					
24 months	3.78%	3.85%					
30 months	3.78%	3.85%					
36 months	3.83%	3.90%					
48 months	3.93%	4.00%					
60 months	3.93%	4.00%					
($10,000 - $49,999.99)							
6 months	3.83%	3.90%	$10,000	$10,000	None	Monthly	Monthly
12 months	3.83%	3.90%					
18 months	3.69%	3.75%					
24 months	3.78%	3.85%					
30 months	3.78%	3.85%					
36 months	3.83%	3.90%					
48 months	3.93%	4.00%					
60 months	3.93%	4.00%					

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Effective Date: 10-01-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
($50,000 - $74,999.99)							
6 months	3.83%	3.90%	$50,000	$50,000	None	Monthly	Monthly
12 months	3.83%	3.90%					
18 months	3.69%	3.75%					
24 months	3.78%	3.85%					
30 months	3.78%	3.85%					
36 months	3.83%	3.90%					
48 months	3.93%	4.00%					
60 months	3.93%	4.00%					
($75,000 - $99,999.99)							
6 months	3.83%	3.90%	$75,000	$75,000	None	Monthly	Monthly
12 months	3.83%	3.90%					
18 months	3.69%	3.75%					
24 months	3.78%	3.85%					
30 months	3.78%	3.85%					
36 months	3.83%	3.90%					
48 months	3.93%	4.00%					
60 months	3.93%	4.00%					
($100,000 and over)							
6 months	3.93%	4.00%	$100,000	$100,000	None	Monthly	Monthly
12 months	3.93%	4.00%					
18 months	3.78%	3.85%					
24 months	3.88%	3.95%					
30 months	3.88%	3.95%					
36 months	3.93%	4.00%					
48 months	4.03%	4.10%					
60 months	4.03%	4.10%					

Explanation of Rates & Service Charges

As explained in the MSA, the "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change daily at the discretion of Executive Management. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. Money Market accounts are tiered rate accounts. For those accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will be paid on the full balance in the account. High Interest Checking accounts are also Tiered Rate accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For accounts other than checking and Money Market accounts, dividends are calculated using the Average Daily Balance method, which applies a daily periodic rate to the average daily balance in the account for the number of days in the dividend period. To obtain the average daily balance, we total the full principal balance in the account at the end of each day in the dividend period and divide that amount by the number of days in the dividend period. For checking and Money Market accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For a holiday club account, no withdrawals may be made, and the entire account balance will be transferred to the regular share account on or after October 15 each year, and the account will remain open.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

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b. Maturity
The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty
We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The amount of the early withdrawal penalty is based on the term of the account, as follows: i) For accounts with terms of 12 months or less, the penalty is equal to 5% of the account balance, up to the equivalent 90 days' dividends on the amount withdrawn. ii) For accounts with terms of more than 12 months, the penalty is equal to 5% of the account balance, up to the equivalent 180 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty applies irrespective of whether the dividends have already been earned or not. If accrued dividends are insufficient to pay the penalty, it will be deducted from principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy
Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable
The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Round Up for Savings Features

Upon your enrollment in the Round Up for Savings program, Colorado Credit Union will round up your debit card and other access device transactions to the nearest dollar amount and transfer the difference from your checking account to your designated share account. Each day, Colorado Credit Union will combine the rounded-up amounts accumulated for all transactions and post to your checking account at the end of the business day and make a single transfer to your share account. The Credit Union will not round up purchases posted for any day in which you do not have sufficient funds in your checking account and the Round Up transfer will be cancelled for that day.

If any debit card or other access device transaction is subsequently cancelled or reversed, the corresponding transfer to your designated share account will not be reversed and will remain in your share account. Round Up for Savings is only available for access devices that are linked to the checking account you designate.

Colorado Credit Union may modify or cancel the Round Up feature at any time without prior notice. You may cancel the Round Up feature on your account at any time by notifying the Credit Union.

9. High Interest Checking Account Features

High Interest Checking accounts are available only for individuals and accounts for trusts and estates. The following features are unique to High Interest Checking accounts:

a. Account Qualifications
In order for a High Interest Checking account to qualify for the Qualifying Dividend Rate for a particular monthly qualification cycle, the account must satisfy the following requirements: 1) a minimum of 15 debit card purchases post to the account; 2) you receive monthly e-Statements for the account; and 3) at least one direct deposit or two mobile deposits post to the account. If the account does not qualify for a particular monthly qualification cycle, the Non-Qualifying dividend rate will be paid. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). A monthly qualification cycle begins on the first day of the statement cycle and ends on last day of the statement cycle. Rewards will be calculated and paid on the last day of each cycle.

10. Cash Back Checking Account Features

Cash Back Checking accounts are available only for individuals and accounts for trusts and estates. The following features are unique to Cash Back Checking accounts:

a. Account Qualifications
In order for a Cash Back Checking account to qualify for rebates on debit card transactions, you must receive monthly e-Statements for the account.

If the account qualifications are met for a Monthly Qualification cycle for the Cash Back Checking Account, you will receive a cash rebate of 1.0% of the amount of debit card purchases posted to your account during that cycle, up to a maximum rebate of $15.00 per cycle. Otherwise you will not receive the rebate. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). A monthly qualification cycle begins on the first day of the statement cycle and ends on last day of the statement cycle. Rewards will be calculated and paid on the last day of each cycle.

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Our Service Charges

SAVINGS ACCOUNTS

Holiday Club Acct Early Withdrawal ..... $10.00/ withdrawal

IRA Closure/Rollover/Transfer to Other Institution $25.00

MONTHLY SERVICE CHARGES

Money Market..... forfeit dividends earned to $10.00/month
(assessed when balance drops below $2,500)

Premier Checking ..... $4.00 per month
(assessed when balance drops below $2,000)

CHECKING ACCOUNTS

Check Printing ..... Prices vary upon style

Item Returned for Non-Sufficient Funds..... $29.00/presentment
(applies to transactions of $10 or more. Limit of three (3) NSF charges per day)

**An Insufficient Funds (NSF) service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.*

Overdraft Privilege ..... $29.00 per item

Overdrawn Account ..... $5.00 per day
(assessed daily when account is $5 or more overdrawn for 5-12 days. After 12 days charge is no longer assessed.)

Overdraft Transfer (Savings to Checking)..... $3.00
(FREE online)

Retrieval and Copy of Draft..... $3.00
(FREE online)

Stop Payment (all items)..... $25.00 per request

Temporary Checks ..... $2.00 per sheet (4 checks)
(new accounts excluded)

OTHER SERVICE CHARGES (applicable to all accounts)

Account Reconciliation and Research..... $35.00 per hour
($35 minimum)

Returned Mail ..... $5.00 per item
(Limit of two per month)

Returned Item $15.00

Returned Item - To/From Same Member $34.00

Domestic Wire Transfer (Outgoing)..... $20.00 per transfer

Foreign Wire Transfer (Outgoing) ..... $50.00 per transfer

Foreign Item Sent for
Collection/Special Item..... $25.00 per item

Garnishment/Levy Attachment..... $50.00

Inactive Account (Savings Account)..... $5.00 per month
(No activity for 12 months, balance less than $500 and account holder is over age 17)

Statement (or interim) Copy..... $3.00 per copy (FREE online)

Visa Gift Cards ..... $3.50 per card

VISA CREDIT CARD

SWIVEL Pay Loan Payment via Phone/ Branch… $8.00

International Transaction Fee ..... 1.0% of transaction amount

(This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.)

Cash Advance for
Classic Visa Credit Card ..... $25.00 per advance

Cash Advance for
Platinum Visa Credit Card..... $10.00 or 3% of advance amount (whichever is greater) Max of $75.00

Late Visa Payments..... Maximum of $30.00 per cycle
(assessed when payment is over 1 day late)

Returned Item on Visa Payments $30.00

CARD SERVICES - Includes all card types offered at CCU

Rush Order on Card $35.00

Replacement Card..... $15.00

Empty ATM Deposit Envelope $30.00

OTHER LATE CHARGES

Late Charge on
Mortgage Loans/Lines of Credit ..... 5% of payment
(assessed when payment is over 15 days late)

Late Charge on Other Loans $15.00
(assessed when payment is over 10 days late)

SERVICE CHARGES FOR NONMEMBERS

Check Cashing $10.00

Notary $5.00

Money Order..... $5.00 per money order

Cashier's Check..... $6.00 per check

Coin Processing..... 3% of coin total

Shared Branch Deposit..... $0.20 per item
(assessed when more than 15 items are presented)

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