

Our Rates & Service Charges Consumer



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"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and share 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 Share Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Service Charge	Dividends Compounded & Credited	Dividend Period
06.02.2025							
Membership, Special Purpose and HSA Savings							
\$0.00 - \$299.99	0.00%	0.00%	\$5	\$300	-	Monthly	Monthly
\$300.00 - \$9,999.99	0.05%	0.05%					
\$10,000.00 - \$49,999.99	0.05%	0.05%					
\$50,000.00 or more	0.05%	0.05%					
Boost Savings							
\$0.00 - \$2500.00	3.93%	4.00%	\$10	-	-	Monthly	Monthly
\$2500.01 - \$5,000.00	0.05%	4.00% - 2.03%					
\$5,000.01 - \$25,000.00	0.05%	2.03% - .045%					
\$25,000.01 or more	0.05	0.45% - 0.05%					
Soar Money Market							
\$0.00 - \$10,000.00	0.25%	0.25%	\$5000	-	-	Monthly	Monthly
\$10,000.01 - \$25,000.00	0.50%	0.50%					
\$25,000.01 - \$50,000.00	0.75%	0.75%					
\$50,000.01 - \$100,000.00	1.00%	1.00%					
\$100,000.01 - \$250,000.00	1.24%	1.25%					
\$250,000.01 - \$500,000.00	1.98%	2.00%					
\$500,000.01 or more	2.47%	2.50%					
IRA Savings							
\$5.00 - \$24,999.99	0.05%	0.05%	\$500	\$5	-	Monthly	Monthly
\$25,000.00 or more	0.05%	0.05%					
Savings (Youth)*							
\$0.00 - \$9,999.99	0.05%	0.05%	\$5	\$0	-	Monthly	Monthly
\$10,000.00 or more	0.05%	0.05%					
First Step Savings	-	-	\$5	-	\$10/month	-	-
Cash Back Checking	-	-					
Cash Rewards Checking							
<i>Qualifying</i>							
\$0.00 - \$15,000.00	3.45%	3.50%					
\$15,000.01 or more	0.05%	3.50% - 0.05%					
<i>Non-Qualifying</i>	0.01%	0.01%					
INcredible Checking	-	-	\$50	-	-	-	-
Trial Checking	-	-	\$25	-	\$10/month	-	-
Student Cash Back Debit**	-	-	\$25	-	-	-	-

COMPOUNDING SHARE CERTIFICATES							
Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Service Charge	Dividends Compounded & Credited	Dividend Period
06.02.2025							
5 Month Certificate SPECIAL	3.55%	3.60%	\$500	\$500	-	Monthly	Monthly
5 Month Certificate BONUS***	4.03%	4.10%	\$500	\$500	-	Monthly	Monthly
6 Month							
\$500.00 - \$9,999.99	3.55%	3.60%					
\$10,000.00 - \$24,999.99	3.55%	3.60%	\$500	\$500	-	Monthly	Monthly
\$25,000.00 - \$49,999.99	3.55%	3.60%					
\$50,000.00 - \$99,999.99	3.55%	3.60%					
\$100,000.00 or more	3.55%	3.60%					
12 Month							
\$500.00 - \$9,999.99	3.30%	3.35%					
\$10,000.00 - \$24,999.99	3.30%	3.35%	\$500	\$500	-	Monthly	Monthly
\$25,000.00 - \$49,999.99	3.30%	3.35%					
\$50,000.00 - \$99,999.99	3.30%	3.35%					
\$100,000.00 or more	3.30%	3.35%					
24 Month							
\$500.00 - \$9,999.99	1.15%	1.16%					
\$10,000.00 - \$24,999.99	1.20%	1.21%	\$500	\$500	-	Monthly	Monthly
\$25,000.00 - \$49,999.99	1.25%	1.26%					
\$50,000.00 - \$99,999.99	1.75%	1.76%					
\$100,000.00 or more	1.75%	1.76%					
36 Month							
\$500.00 - \$9,999.99	1.40%	1.41%					
\$10,000.00 - \$24,999.99	1.45%	1.46%	\$500	\$500	-	Monthly	Monthly
\$25,000.00 - \$49,999.99	1.50%	1.51%					
\$50,000.00 - \$99,999.99	2.25%	2.27%					
\$100,000.00 or more	2.25%	2.27%					
60 Month							
\$500.00 - \$9,999.99	1.65%	1.66%					
\$10,000.00 - \$24,999.99	1.70%	1.71%	\$500	\$500	-	Monthly	Monthly
\$25,000.00 - \$49,999.99	1.75%	1.76%					
\$50,000.00 - \$99,999.99	2.50%	2.53%					
\$100,000.00 or more	2.50%	2.53%					
12 Month IRA							
\$500.00 - \$9,999.99	0.90%	0.90%					
\$10,000.00 - \$24,999.99	0.95%	0.95%	\$500	\$500	-	Monthly	Monthly
\$25,000.00 - \$49,999.99	1.00%	1.00%					
\$50,000.00 - \$99,999.99	1.50%	1.51%					
\$100,000.00 or more	1.50%	1.51%					
24 Month IRA							
\$500.00 - \$9,999.99	1.15%	1.16%					
\$10,000.00 - \$24,999.99	1.20%	1.21%	\$500	\$500	-	Monthly	Monthly
\$25,000.00 - \$49,999.99	1.25%	1.26%					
\$50,000.00 - \$99,999.99	1.75%	1.76%					
\$100,000.00 or more	1.75%	1.76%					

36 Month IRA							
\$500.00 - \$9,999.99	1.40%	1.41%					
\$10,000.00 - \$24,999.99	1.45%	1.46%	\$500	\$500	-	Monthly	Monthly
\$25,000.00 - \$49,999.99	1.50%	1.51%					
\$50,000.00 - \$99,999.99	2.25%	2.27%					
\$100,000.00 or more	2.25%	2.27%					
NON-COMPOUNDING SHARE CERTIFICATES							
Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Service Charge	Dividends Credited	Dividend Period
06.02.2025							
12 Month****							
\$500.00 - \$9,999.99	3.30%	3.35%	\$500	\$500	-	Monthly (non-com-pounding)	Monthly
\$10,000.00 - \$24,999.99	3.30%	3.35%					
\$25,000.00 - \$49,999.99	3.30%	3.35%					
\$50,000.00 - \$99,999.99	3.30%	3.35%					
\$100,000.00 or more	3.30%	3.35%					
24 Month****							
\$500.00 - \$9,999.99	1.15%	1.15%	\$500	\$500	-	Monthly (non-com-pounding)	Monthly
\$10,000.00 - \$24,999.99	1.20%	1.20%					
\$25,000.00 - \$49,999.99	1.25%	1.25%					
\$50,000.00 - \$99,999.99	1.75%	1.75%					
\$100,000.00 or more	1.75%	1.75%					
36 Month****							
\$500.00 - \$9,999.99	1.40%	1.40%	\$500	-	-	Monthly (non-com-pounding)	Monthly
\$10,000.00 - \$24,999.99	1.45%	1.45%					
\$25,000.00 - \$49,999.99	1.50%	1.50%					
\$50,000.00 - \$99,999.99	2.25%	2.25%					
\$100,000.00 or more	2.25%	2.25%					
60 Month****							
\$500.00 - \$9,999.99	1.65%	1.65%	\$500	-	-	Monthly (non-com-pounding)	Monthly
\$10,000.00 - \$24,999.99	1.70%	1.70%					
\$25,000.00 - \$49,999.99	1.75%	1.75%					
\$50,000.00 - \$99,999.99	2.50%	2.50%					
\$100,000.00 or more	2.50%	2.50%					

*Only members age 17 and younger are eligible for this Savings Account. Must have an additional adult account owner. When you reach eighteen (18) years of age, the account will be converted to a membership savings.

** Only members ages 11-17 are eligible for the Student Cash Back Debit Account.

***Non-Renewing. Must be opened with new money not currently on deposit with InRoads Credit Union to qualify for the BONUS Rate/APY

****For non-compounding certificate accounts, dividends are credited monthly to your membership savings account.

Federally Insured by the NCUA

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 you have with us are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the

Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

Cash Rewards Checking and Boost Savings accounts are 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 range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each tier.

Regular Savings, Soar Money Market, IRA Savings, and Special Savings accounts are Tiered Rate accounts. For these accounts,

if the balance falls within the range of a particular tier, the dividend rate for that tier will apply to the full balance in the account.

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 be paid.

5. Balance Information

The minimum balance required to start each account, earn the stated Annual Percentage Yield, and avoid any applicable service charge is identified above. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For First Step Savings and Trial Checking accounts, personal checks deposited into the account will not be available for withdrawal for a minimum of seven (7) business days from the day of the deposit. You may not deposit third-party checks to this account, and no deposits can be made through an ATM. Online Banking access is limited.

7. Certificate Account Features

a. Account Limitations

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

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 withdraw penalty is based on the term of your account. For certificate terms of 365 days or less, the penalty is 90 days' dividends. For certificate terms of more than 365 days, the penalty is 180 days' dividends.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends that have been or may be earned on the account.

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, unless noted otherwise. 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. Cash Rewards, Cash Back Checking and Student Cash Back Debit Account Features

a. Qualifications

In order to qualify for rewards with these accounts, you must meet the following requirements: 1) be enrolled and log in to Online or Mobile Banking at least once during the Monthly Qualification Cycle; 2) make at least ten (10) VISA debit card transactions during the Qualification Cycle, through a merchant (PIN or signature-based); 3) receive monthly statement electronically and not in paper format; 4) have a valid email address on file with us. Qualifying transactions must post and clear to the account during the monthly Qualification Cycle. 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). ATM-process transactions, transfers between accounts, and debit card purchases processed by the merchant as an ATM transaction do not count as qualifying transactions. The Monthly Qualification Cycle ends on the next-to-last business day of each month. A new cycle begins the next day.

b. Cash Rewards Checking Accounts

Qualifying Cash Rewards Checking Accounts receive the qualifying dividend rate. For any month in which the account does not satisfy the qualifying conditions, the account will receive the non-qualifying rate. New accounts will receive the qualifying dividend rate for the first statement cycle. Existing accounts converted to Cash Rewards Checking may qualify to receive the qualifying dividend rate and rewards beginning on the first day of the month following the month in which the account is converted.

c. Cash Back Checking Accounts

When Cash Back Checking qualifications are met during a Monthly Qualification Cycle, you will receive 2% cash back on up to a total of \$300 of PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$6.00 cash back payments may be earned per Monthly Qualification Cycle. When your Cash Back Checking Account qualifications are not met, no cash back payments will be made.

d. Student Cash Back Debit Accounts

When Student Cash Back Debit account qualifications are met during a Monthly Qualification Cycle, you will receive 3% cash back on up to a total of \$200 worth of PIN-based/signature-based debit card purchases that post and settle to the account during that Qualification Cycle. A maximum of \$6.00 cash back payments may be earned per Monthly Qualification Cycle. When your Student Cash Back Debit account qualifications are not met, no cash back payments will be made.

Our Consumer Service Charges

Account Charges

Account Research	\$100/hour
Dormant/Inactive Account	\$100
First Step Savings	\$10/month
Health Savings Account Set-Up	\$25
Inactive Checking Account	\$5/month
<i>If no activity in prior 6 months</i>	
Inactive Membership	\$25
<i>Or balance of account, whichever is less</i>	
IRA Maintenance	\$15 annually
<i>If balance is below \$500</i>	
Low Balance/Single Service Maintenance.....	\$5/month
<i>If average balance is below \$500</i>	
<i>Applies to members ages 18+</i>	
Non-Standard Check Clearing.....	\$5/item
Temporary Checks	\$5/page
Trial Checking	\$10/month

Card Service Charges

ATM/Debit/Visa Card Replacement.....	\$12/card
ATM Inquiry	\$2/inquiry
<i>At non-InRoads/CO-OP owned ATMs</i>	
ATM Transaction	\$3/transaction
<i>At non-InRoads/CO-OP owned ATMs</i>	
International Transaction Charge	1% of transaction amount
<i>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.</i>	

Electronic Service Charges

ACH Origination Change	\$15/change
<i>Waived if completed through Digital Banking</i>	
ACH Origination Set-Up	\$25/set-up
<i>Waived if completed through Digital Banking</i>	
ACH Payment Same Day Posting	\$10
Incoming Wire Transfer	\$10/transfer
Wire Transfer (Domestic)	\$25/transfer
Wire Transfer (International).....	\$50/transfer
Wire Transfer Trace (International)	\$30/transfer

Loan Charges

Loan Payment Using a Non-InRoads Debit Card	\$15/loan
Loan Payment via Digital Banking Using a Non-InRoads Debit Card	\$3/loan
Real Estate Payoff Quote	\$25/loan
Skip Payment Requests	\$40/loan
Title Processing	\$25/loan

Miscellaneous Services and Charges

Bad Address	\$10
Bad or Missing TIN	\$125
Cashier's Check	\$7
<i>Minimum check amount \$250</i>	
Check Cashing (non-members).....	\$5
<i>No fee for checks \$50 or less</i>	
<i>Applies to members 18+</i>	
Check Copies	\$5/check
<i>Or \$30/hour, whichever is less</i>	
Collateral Protection Insurance (CPI) Administration	\$100/policy
Collections Items	\$25 plus direct cost
Copies	\$2/page
Expedited Title Release.....	\$25
Foreign Items Processing and Currency Exchange ...	\$25/check
Legal Actions.....	\$100/occurrence
<i>Liens, levies, garnishments, etc.</i>	
Offsite Credit Union Services	\$25/hour
<i>1 hour minimum</i>	
Signature Guarantee	\$25/signature
Statement Copy/Hold Statement Request.....	\$5/statement
Stop Payment Request.....	\$30/check
Tax Statement Copy.....	\$2/statement

Overdraft/Returned Items Charges

Does not apply to INcredible Checking

Courtesy Pay	
Items from \$1 to \$250	\$35 per check/transaction
Items from \$251 to \$1,000	\$40 per check/transaction
Items \$1,001 and greater.....	\$45/check/transaction
<i>No fee for cleared items resulting in a negative balance of \$29.99 or less</i>	

Different Account Types Have Different Overdraft Limits:

CU Choice & Silver Checking Limit: \$300
Gold, Cash Rewards & Cash Back Checking: Limit \$500

Item Returned for Non-Sufficient Funds*	\$30/presentation
Returned ACH Origination.....	\$30/item

**An 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 presentation against insufficient funds will result in a separate service charge.*