

# Deposit Rate Schedule

Effective: 11-08-2024

This Rate Schedule sets forth current conditions and rates applicable to your Savings, Checking, Certificate and Individual Retirement Accounts (IRAs). Oregonians may offer other rates not provided in this schedule. Rates are subject to change at any time. You agree to the terms set forth on this Rate Schedule and acknowledge that it's a part of the Membership Account Agreement.



| Checking & Savings           |                                     | DIVIDEND RATE | APY*     | OPENING BALANCE | BALANCE to EARN DIVIDENDS |
|------------------------------|-------------------------------------|---------------|----------|-----------------|---------------------------|
|                              | <b>Primary Share Savings</b>        | 0.09%         | 0.09%    | \$5             | \$100                     |
|                              | <b>My Checking</b>                  | ***           | ***      | \$50            | ***                       |
|                              | <b>My Interest Checking</b>         | 0.13%         | 0.13%    | \$50            | \$1,500                   |
|                              | <b>My Rewards Checking</b>          | ***           | ***      | \$50            | ***                       |
|                              | <b>First-Time Homebuyer Savings</b> | 1.00%         | 1.01%    | \$50            | \$100                     |
|                              | <b>Small Business Checking</b>      | ***           | ***      | \$50            | ***                       |
|                              | <b>Business Interest Checking</b>   | 0.13%         | 0.13%    | \$50            | \$1,000                   |
|                              | <b>Saver Hounds &amp; Teen Club</b> |               |          | \$5             | \$5                       |
|                              | <i>First \$500</i>                  | 0.19%         | 0.19%    |                 |                           |
| <i>Balance above \$500</i>   | 0.09%                               | 0.09%         |          |                 |                           |
| <b>Money Market Accounts</b> |                                     |               |          |                 |                           |
| \$2,500 to \$9,999           | 0.71%                               | 0.71%         | \$2,500  | \$2,500         |                           |
| \$10,000 to \$24,999         | 0.87%                               | 0.87%         | \$10,000 | \$10,000        |                           |
| \$25,000 to \$49,999         | 0.95%                               | 0.95%         | \$25,000 | \$25,000        |                           |
| \$50,000 and above           | 1.11%                               | 1.12%         | \$50,000 | \$50,000        |                           |
| <b>IRA Share Accounts</b>    | 0.68%                               | 0.68%         | \$500    | \$100           |                           |
| <b>Club Accounts</b>         | 0.09%                               | 0.09%         | \$5      | \$100           |                           |

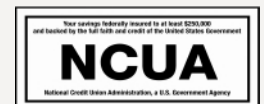
| Certificates       |                 |               | Regular CDs <sup>1</sup> |       | IRA CDs <sup>1</sup> |       | Bump CDs <sup>2</sup> |      |
|--------------------|-----------------|---------------|--------------------------|-------|----------------------|-------|-----------------------|------|
|                    | TERM (DAYS)     | TERM (MONTHS) | RATE                     | APY*  | RATE                 | APY*  | RATE                  | APY* |
|                    | <b>91 - 180</b> | <b>3</b>      | 1.27%                    | 1.28% | 1.37%                | 1.38% | ***                   |      |
| <b>181 - 365</b>   | <b>6</b>        | 2.56%         | 2.59%                    | 2.66% | 2.70%                | ***   |                       |      |
| <b>366 - 730</b>   | <b>12</b>       | 3.02%         | 3.07%                    | 3.12% | 3.17%                | ***   |                       |      |
| <b>731 - 1095</b>  | <b>24</b>       | 2.86%         | 2.90%                    | 2.96% | 3.00%                | 2.66% | 2.70%                 |      |
| <b>1096 - 1460</b> | <b>36</b>       | 2.80%         | 2.84%                    | 3.00% | 3.05%                | 2.60% | 2.63%                 |      |
| <b>1461 - 1825</b> | <b>48</b>       | 2.93%         | 2.97%                    | 3.13% | 3.18%                | 2.73% | 2.77%                 |      |

\*APY = Annual Percentage Yield. All dividends are compounded and credited monthly, based on a calendar month period.

<sup>1</sup>For 3-12 months terms, minimum balance to open is \$1,000; for terms over 12 months, minimum balance to open is \$500.

<sup>2</sup>Minimum balance to open is \$2,500. Rate may be bumped one time.

The NCUA insures your individual Oregonians accounts up to \$250,000, and your interest in all joint Oregonians accounts combined up to \$250,000. The NCUA also separately protects IRA retirement accounts up to \$250,000. The NCUA is backed by the full faith and credit of the United States.



# Oregonians CU Truth in Savings Disclosure

Except as specifically described, the following disclosures apply to all accounts:

1. **Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For all accounts except certificate accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. For Certificate Accounts, the Dividend Rate and Annual Percentage Rate 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. The Dividend Rate and Annual Percentage Yield set forth above are the rates and yields for the last dividend period as set forth above.
3. **Compounding and Crediting.** Dividends will be compounded and credited as set forth 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. **Certificates of Deposit Compounding and Crediting.** The standard dividend period for certificates shall begin on the calendar day of the certificate is opened and ends on the same day the following month. Interest shall be paid in each successive monthly period on the origination date of the certificate of deposit until such time as it matures. Members may at their discretion, choose another pay date within the month for the interest to be paid to a share account but in no case shall the interest paid exceed a monthly payment period.
5. **Accrual of Dividends.** Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
6. **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 all dividend bearing accounts, dividends are calculated by using a Daily Balance method. Dividends are calculated by applying a periodic rate to the balance in the account each day.
7. **Account Limitations.** For Membership Shares and Money Market accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed. For club accounts, a withdrawal before scheduled payout will result in account closure. For IRA Share accounts, no account limitations apply. For Money Market minimum withdrawal amount is \$250.
8. **Certificate of Deposit ("CD") Account Features.**
  - a) **Account Limitations.** After your account is opened, you may not make additional deposits to a CD.
  - b) **Maturity.** Your CD account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
  - c) **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal you withdraw any of the principal of your CD or IRA CD account before the maturity date.
    - a) **Amount of Penalty.** For CD accounts with terms of 365 days or less, the amount of the early withdrawal penalty is the lesser of the amount of accrued dividends at the time of withdrawal or 90 days dividends. For CD accounts with terms of 366 days or more, the amount of the early withdrawal penalty is the lesser of the amount of accrued dividends at the time of the withdrawal or 180 days dividends. The penalty is calculated on the amount withdrawn.
    - b) **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been earned at the dividend rate on the account.
    - c) **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: i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; ii) Where the account is an IRA and any portion is paid with seven (7) days after establishment; provided that the depositor forfeits an amount of at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59 1/2 or becomes disabled.
9. **First-Time Homebuyer Savings Account.** Current homeowners are not eligible. Must be an Oregon resident who has not purchased a home within three years of the planned home purchase date. Limit of one First-Time Home Buyer Savings Account per member. Joint members may combine contributions with primary toward a single home purchase. No more than \$6,125 for single tax filers and \$12,245 for joint tax filers may be deposited into account each year. Deposits can be made up to 10 years after the account is opened, or until the account holder(s) purchase a house, whatever comes first. The deductible contribution limits are set by the Oregon Department of Revenue and are subject to change by the Oregon Department of Revenue. Contributions will be limited to the Oregon Department of Revenue deductible limits. Oregonians is not responsible or liable for:
  - a) Determining or ensuring that an account satisfies the requirement to be a First-Time Home Buyer Savings.
  - b) Determining or ensuring that the funds in a First-Time Home Buyer Savings account are used for eligible costs.
  - c) Reporting or remitting taxes or penalties related to the use of a First-time Home Buyer Savings account. Please consult your tax advisor or the Oregon Department of Revenue for the complete rules governing the Oregon First-Time Home Buyer Savings Program and any potential tax benefits.