



**Relationships.  
Integrity.  
Action.**

P.O. Box 4750, Rock Island, IL 61204 | 800-742-2848

**Federally Insured By the NCUA**

## OUR RATES AND SERVICE CHARGES

This "Rates & Service Charges" disclosure 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. Rates and service charges are subject to change without notice. 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).

**EFFECTIVE DATE: Jan. 31, 2025**

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded & Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
<b>SHARE</b>									
Regular Share <sup>6</sup>	0.10%	0.10%		Monthly	\$5.00		\$250.00	\$250.00	
myCA\$H & KARS <sup>7</sup>	0.10%	0.10%		Monthly	\$5.00		\$5.00	\$5.00	
<b>Super Share<sup>6</sup></b>									
\$2,000.00 - \$9,999.99	0.40%	0.40%	Monthly	Monthly	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	
\$10,000.00 - \$24,999.99	0.60%	0.60%			\$2,000.00	\$2,000.00	\$10,000.00	\$10,000.00	
\$25,000.00 - \$99,999.99	0.75%	0.75%			\$2,000.00	\$2,000.00	\$25,000.00	\$25,000.00	
\$100,000.00 +	1.20%	1.21%			\$2,000.00	\$2,000.00	\$100,000.00	\$100,000.00	
<b>Mega Share<sup>6</sup></b>									
\$25,000 - \$49,999.99	0.80%	0.80%	Monthly	Monthly	\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00	
\$50,000.00 - \$99,999.99	1.00%	1.00%			\$25,000.00	\$25,000.00	\$50,000.00	\$50,000.00	
\$100,000.00 - \$249,999.99	1.25%	1.26%			\$25,000.00	\$25,000.00	\$100,000.00	\$100,000.00	
\$250,000.00 +	1.50%	1.51%			\$25,000.00	\$25,000.00	\$250,000.00	\$250,000.00	
X-Tra Kash	0.10%	0.10%	Monthly	Monthly			\$250.00	\$250.00	
Holiday Club	0.10%	0.10%	Monthly	Monthly			\$5.00	\$5.00	
Escrow	No Dividends								
<b>SHARE DRAFT</b>									
Basic Share Draft <sup>4</sup>	No Dividends								
Dividend Share Draft <sup>3</sup>	0.20%	0.20%	Monthly	Monthly		\$2,000.00	\$2,000.00	\$2,000.00	
<b>Smart Share Draft<sup>3</sup></b>									
\$0.01 - \$15,000.99	1.98%	2.00%	Monthly	Monthly			None	None	
\$15,001.00 +	0.10%	0.10%							
Non-Qualifying Rate	0.05%	0.05%							
Business Share Draft <sup>5</sup>	0.20%	0.20%				\$1,000.00	\$2,500.00	\$2,500.00	

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded & Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
<b>SHARE CERTIFICATE<sup>8</sup></b>									
91 Day	0.20%	0.20%			\$500.00		At Maturity	At Maturity	
6 Month	4.40%	4.49%			\$500.00		Monthly	Monthly	
9 Month	2.50%	2.53%			\$500.00		Monthly	Monthly	
12 Month	4.00%	4.07%			\$500.00		Monthly	Monthly	
18 Month	3.90%	3.97%			\$500.00		Monthly	Monthly	
24 Month	2.25%	2.27%			\$500.00		Quarterly	Quarterly	
36 Month	1.75%	1.76%			\$500.00		Quarterly	Quarterly	
60 Month	1.90%	1.91%			\$1,000.00		Quarterly	Quarterly	
<b>IRA SHARE CERTIFICATE<sup>8</sup></b>									
Variable IRA	0.25%	0.25%			\$500.00		Monthly	Monthly	
12 Month IRA	4.00%	4.06%			\$500.00		Quarterly	Quarterly	
24 Month IRA	2.25%	2.27%			\$500.00		Quarterly	Quarterly	
36 Month IRA	1.75%	1.76%			\$500.00		Quarterly	Quarterly	
60 Month IRA	1.90%	1.91%			\$1,000.00		Quarterly	Quarterly	

## ACCOUNT DISCLOSURES

3. Smart Checking - APY=Annual Percentage Yield. APYs accurate as of 08/12/2022; the last dividend declaration date. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 and credited to account on the last day of monthly statement cycle; (2) balances up to \$15,000 receive APY of 2.00%; and (3) balances over \$15,000 earn 0.10% APY dividend rate on portion of balance over \$15,000, resulting in 2.00% to 0.19% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. Monthly Qualification Cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions. Fees may reduce earnings on the account. All Checking Accounts are subject to approval. Must meet qualifications. Must be a member to open a checking account. Some restrictions apply. Deposits are insured up to \$500,000 with up to \$250,000 in insurance by NCUA and up to \$250,000 in insurance by Excess Share Insurance.

4. Basic Checking - This account does not earn dividends. All Checking Accounts are subject to approval. Must meet qualifications. Must be a member to open a checking account. Some restrictions apply. Deposits are insured up to \$500,000 with up to \$250,000 in insurance by NCUA and up to \$250,000 in insurance by Excess Share Insurance.

5. Business Checking - APY=Annual Percentage Yield. APYs accurate as of 08/12/2022; the last dividend declaration date. Rates may change after account is opened. Minimum deposit to open a Business Checking Account is \$100. Balances over \$2,500 earn dividends. \$0.20 fee per draft. Low balance fee if balance falls below \$1,000. Fees may reduce earnings on the account. All Checking Accounts are subject to approval. Must meet qualifications. Must be a member to open a checking account. Some restrictions apply. Deposits are insured up to \$500,000 with up to \$250,000 in insurance by NCUA and up to \$250,000 in insurance by Excess Share Insurance.

6. Savings Account - APY=Annual percentage Yield. APYs accurate as of the last dividend declaration date. The dividend rate and annual percentage yield (APY) may change at any time. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The dividend period for this account is monthly. Fees may reduce earnings on the account. (Regular Share) Minimum balance to open account is \$5. Minimum daily balance to earn dividends is \$250. (Super Share) Minimum balance to open account is \$2,000. Minimum deposit is \$100. Minimum daily balance to earn dividends and avoid a service fee is \$2,000. During any statement cycle, no more than three withdrawals or transfers to another credit union account or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. Exceeding the withdrawal limit may result in account closure by the credit union. (Mega Share) Minimum balance to open account is \$25,000. Minimum deposit is \$100. Minimum daily balance to earn dividends and avoid a service fee is \$25,000. During any statement cycle, no more than three withdrawals or transfers to another credit union account or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. Exceeding the withdrawal limit may result in fees of \$10 per withdrawal, and account closure by the credit union. (Xtra Kash) Minimum balance to open account is \$5. Minimum daily balance to earn dividends is \$250. (Holiday Club) Minimum balance to open account is \$5. Minimum daily balance to earn dividends is \$5. Deposits are insured up to \$500,000 with up to \$250,000 in insurance by NCUA and up to \$250,000 in insurance by Excess Share Insurance. View Smart Checking Qualification Calendar

7. Youth Accounts - APY=Annual Percentage Yield. APYs accurate as of 08/12/2022; the last dividend declaration date. Rates may change after account is opened. \*Rates may change after the account is opened. Fees may reduce earnings on this account. (KARS Account) This account requires \$5 to open. Earns dividends. Rates may change after the account is opened. Fees may reduce earnings on this account. 1 deposit equals 1 point. Points can be redeemed for prizes. Members under the age of 18 need a co-signer on the account. (My Cash Teen Account) This account requires \$5 to open. Earns dividends. Rates may change after the account is opened. Fees may reduce earnings on this account. Cash incentives are paid out when myCASH member brings in membership card to verify incentive behavior has been completed. Direct deposit, E-statement, debit card, Mastercard®, and \$500 saved incentives are paid once. Certain restrictions apply, not all will qualify. Members under the age of 18 need a co-signer on the account. Deposits are insured up to \$500,000 with up to \$250,000 in insurance by NCUA and up to \$250,000 in insurance by Excess Share Insurance.

8. Certificates - (Share Certificate) Penalties may be imposed for early withdrawal. Rates accurate as of the last dividend declaration date. Fees may reduce earnings. \$500 deposit required to open this account. \$500 daily balance required to earn dividends. (IRA) Rates may change after the account is opened. Rates accurate as of the last dividend declaration date. Penalties may be imposed for early withdrawal. Fees may reduce earnings. IRA Certificates are available at the same interest rates as our regular Certificates. Certificates may be designated traditional or Roth IRAs. 91-day to 5-year terms available for IRA Certificates. Other restrictions and requirements may apply. Rates subject to change. \$500 deposit required to open this account. \$500 daily balance required to earn dividends. APY=Annual Percentage Yield. APYs accurate as of 1/31/2025; the last dividend declaration date. Rates may change after account is opened. Fees may reduce earnings on the account. A penalty may be imposed for early withdrawal. Deposits are insured up to \$500,000 with up to \$250,000 in insurance by NCUA and up to \$250,000 in insurance by Excess Share Insurance.

**SCHEDULE OF FEES AND CHARGES****Effective Date: Jan. 31, 2025****GENERAL FEES**

Premium OD Usage Fee/Insufficient Funds Charge External Withdrawal (Paid)	\$29.50
Insufficient Funds Charge External Withdrawal (Returned)	\$29.50
Stop Payment on an Item	\$29.50
Uncollected Funds Fee	\$29.50

**REGULAR SHARE**

Accounts Closed Within 90 Days of Opening	\$20.00
Automatic Transfer to Cover Overdrafts	\$5.00

**SHARE DRAFT**

Draft Copy	\$3.00
Source of Receipt	\$6.00
Force Closure	\$30.00
Draft Returned for Closed Account	\$6.00
Draft Order	Depends on Design
Excess Draft Fee (Regular Share Draft) (Per Item Over 40 Per Month)	\$0.15
Low Balance on Dividend Share Draft (Per Month)	\$5.00
Perks Share Draft Monthly Fee	\$5.00

**SUPER SHARE**

Low Balance (Per Month)	\$5.00
Excess Withdrawals (Per Month)	\$5.00

**MEGA SHARE**

Low Balance (Per Month)	\$10.00
Excess Withdrawals (Per Item Over 3 Per Month)	\$10.00

**ATM/DEBIT CARD**

Monthly Foreign ATM Transactions Over Six (Per Item)	\$1.00
Replacement or Additional Card	\$10.00
Hot Card	\$15.00

**INTERNET**

Bill Payment Monthly Fee	\$4.95
Bill Payment Expedited Electronic Payment	\$5.00
Bill Payment Expedited Paper Payment	\$25.00
Bill Payment Annual Transaction CD	\$30.00 Plus Shipping

**OTHER FEES**

Account Reconciliation (Per Hour)	\$20.00 Plus 2.00 Per Page
Account Research (Per Hour)	\$20.00 Plus 2.00 Per Page
Address Update (Postal Notification)	\$3.00
Check Cash/Negotiation Fee (Exceptions Apply)	2% of Total with \$5.00 Minimum
Coin Counter Usage (Per \$100.00 Counted)	\$3.00
Copy Machine (Per Page)	\$0.25
Corporate Check (Payee Other Than Member)	\$5.00
Corporate Check Copy (Per Copy)	\$10.00
Collection Check (Incoming Domestic)	\$10.00
Collection Check (Outgoing Domestic)	\$15.00
Dormancy (Inactive for 12 Months)	\$25.00
ID Theft Monthly Fee (Optional Program)	\$1.00
Item Sent for Collection	\$5.00 Plus Actual Cost
Garnishment or Levy	\$75.00
Lien Registration	As Applicable By State or County
Loan Extension Agreement	\$30.00
Returned Check/Draft Second Party Collection	\$12.00
Statement/History Copy (Per Page)	\$2.00
Telephone Transfer Receipt Request	\$3.00
Unknown Address Monthly Fee	\$5.00
Verification of Deposit Completion Fee	\$25.00
Wire Transfer (Outgoing Domestic)	\$25.00
Wire In	\$10.00



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