

RATE & FEE SCHEDULE

LAST DIVIDEND DECLARATION DATE: 08/01/2025



MEGA MONEY MARKET ACCOUNT

Accounts	Dividend Rate %	Annual Percentage Yield	Min Opening Balance	Min Balance to Receive Dividends	Dividend Compounded & Credited	Dividend Balance Method	Balance to avoid service fee
\$100,000 - \$499,999.99	3.928%	4.000%	\$100,000	\$100,000	Monthly	Daily	\$100,000
\$500,000 - \$999,999.99	3.928%	4.000%					
\$1,000,000 - \$4,999,999.99	3.928%	4.000%					
\$5,000,000+	3.928%	4.000%					

* This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your accounts held at Consolidated Community Credit Union. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Service Pricing Schedule and acknowledges that it is a part of the Membership and Account Agreement. Consolidated Community Credit Union (CCCUCU), CCCUCU Cascade, and Providence Credit Union (PCU) are all trade names or registered service marks of Consolidated Federal Credit Union. Although these branches have different names, they are all part of the same credit union; shares and deposits held at each office are not separately insured.

Savings Account Fees	
Mega Money Market Service Fee	\$50.00 per month if balance falls below \$100,000
Stop Payment	\$10.00
Overdrawn	\$10.00
Inactive/Dormant	\$10.00
Escheat Account Processing	\$10.00

Electronic Funds Transfers	
Card Replacement	\$ 10.00 each
ATM Replacement PIN	\$ 5.00 each
Wire Transfer Fee (incoming)	\$ 6.00 per transfer
Wire Transfer Fee (incoming - int'l)	\$ 18.00 per transfer
Wire Transfer Fee (outgoing)	\$15.00 per transfer
Int'l Wire Transfer Fee/ U.S. Dollars	\$40.00 per transfer
Int'l Wire Transfer Fee/ Converted	\$35.00 per transfer
Direct Credit Wire	\$15.00 per wire

Other Service Fees	
Account Reconciliation	\$25.00 per hour
Account Research	\$25.00 per hour
Statement Copy Fee	\$2.00 per page
Deposited Item Return Fee	\$10.00
Cashier's Check	\$3.00
Gift Cards	\$3.99
Dormant Account (24 months/under \$150)	\$10.00 per month
Garnishment/Levy	\$35.00
Returned Mail	\$5.00 per item
Non-member Check Cash (sponsor check)	\$5.00 per check
Check Cashing Fee	\$5.00 per check
Check Copy	\$2.00 per check
Online loan payment with other F.I./debit card	\$5.00
Loan payment with other F.I./debit card via phone	\$10.00
NSF/Overdraft Fee	\$10.00 per instance
Balance Verification (faxed)	\$5.00
Collected Funds Verification	\$5.00
Account Transaction History	\$1.00 per page
Hold Statement	\$5.00 per hold
Visa International Transaction Fee	Up to 1% of each transaction
Items Sent for Collection	\$15.00 per item + cost
Foreign Item Deposit	\$10.00
Foreign Item Deposit - Canadian	\$5.00
Foreign Draft - Canadian	\$20.00
Foreign Draft Purchase	Price varies depending on country
Foreign Currency Purchases or Sales	\$12.00 FedEx Fee (per \$5,000 US)
FedEx	Mon - Fri: \$32 Sat: \$35
Mobile Deposit Personal	FREE up to 150/month
Mobile Deposit Business	FREE up to 150/month over \$0.45 for each

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Consolidated Community Credit Union is an assumed business name of Consolidated Federal Credit Union. Federally insured by NCUA.



TRUTH IN SAVINGS DISCLOSURES

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

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth on the reverse side. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. The Dividend Rate may change daily as determined by the Board of Directors. The Dividend Rate or Annual Percentage Yield applicable to each account will apply to the entire balance in your account.
- 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 on the reverse side were effective on the last Dividend Declaration Date for the applicable dividend period.
- 3. Compounding and Crediting.** For dividend bearing accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.
- 4. Accrual of Dividends.** Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all dividend bearing accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 5. Balance Information.** The minimum balance required to open each account is set forth above. The minimum monthly balance required to obtain the stated Annual Percentage Yield is set forth above. The minimum required balance and dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. For Money Market accounts, there is a minimum balance required to avoid a service fee.
- 6. Consolidated Community Credit Union (CCCU), CCCU Cascade, and Providence Credit Union (PCU)** are all trade names or registered service marks of Consolidated Federal Credit Union. Although these branches have different names, they are all part of the same credit union; shares and deposits held at each office are not separately insured.
- 7. New Account Incentives.** New account incentives received by the member exceeding \$10 are subject to IRS 1099-INT reporting.

