



For questions or inquiries, contact: 208-523-9068 or toll-free at 1-800-727-9961
 PO Box 1865, Idaho Falls, ID 83403
 Routing #: 324173082

BUSINESS TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

Effective Date: 10/1/22

| Account Type | Interest Rate | Annual Percentage Yield (APY) | Fixed or Variable Rate | Interest Compounded | Interest Credited | Minimum Opening Deposit | Monthly Fees | Minimum Balance to Earn APY |
|-------------------------------|---------------|-------------------------------|------------------------|---------------------|-------------------|-------------------------|----------------------|-----------------------------|
| Business Savings | 0.05% | 0.05% | Fixed | Quarterly | Quarterly | \$5.00 | None | None |
| Business Checking | N/A | N/A | N/A | N/A | N/A | \$25.00 | None | N/A |
| Business Checking Plus | | | | | | | | |
| \$0.00 - \$9,999.99 | 0.00% | 0.00% | Fixed | Monthly | Monthly | \$25.00 | \$15.00 ² | \$0.00 |
| \$10,000.00 - \$19,999.99 | 0.10% | 0.10% | | | | | | \$10,000.00 |
| \$20,000.00 or greater | 0.25% | 0.25% | | | | | | \$20,000.00 |
| Business Money Market | | | | | | | | |
| \$0.00 - \$9,999.99 | 0.05% | 0.05% | Fixed | Monthly | Monthly | None | None | \$0.00 |
| \$10,000.00 - \$24,999.99 | 0.10% | 0.10% | | | | | | \$10,000.00 |
| \$25,000.00 - \$49,999.99 | 0.15% | 0.15% | | | | | | \$25,000.00 |
| \$50,000.00 - \$99,999.99 | 0.20% | 0.20% | | | | | | \$50,000.00 |
| \$100,000 or greater | 0.25% | 0.25% | | | | | | \$100,000.00 |
| Velocity Money Market | | | | | | | | |
| \$0.00 - \$49,999.99 | 0.20% | 0.20% | Fixed ¹ | Monthly | Monthly | None | None | \$0.00 |
| \$50,000.00 - \$74,999.99 | 0.50% | 0.50% | | | | | | \$50,000.00 |
| \$75,000.00 - \$99,999.99 | 1.00% | 1.00% | | | | | | \$75,000.00 |
| \$100,000.00 - \$149,999.99 | 1.50% | 1.51% | | | | | | \$100,000.00 |
| \$150,000 or greater | 2.00% | 2.02% | | | | | | \$150,000.00 |

¹Tier 1- Your daily balance in tier 1 (\$0.00 up to \$49,999.99) will earn an interest rate of 0.20% and an APY of 0.20%. Tier 2- Your daily balance in tier 2 (\$50,000.00 up to \$74,999.99) will earn an interest rate of 0.50% with a 0.50% APY. Tier 3- Your daily balance in tier 3 (\$75,000.00 up to \$99,999.99) will earn an interest rate of 1.00% with a 1.00% APY. Tier 4- Your daily balance in tier 4 (\$100,000.00 up to \$149,999.99) will earn an interest rate of 1.50% with a 1.51% APY. Tier 5- Your daily balance in tier 5 (\$150,000.00 or more) will earn an interest rate of 2.00% with a 2.02% APY.

²Maintain a daily balance of \$10,000 to waive monthly service fee.

Your interest rate and annual percentage yield are subject to change at our discretion and pursuant to applicable law. All applicants must meet Frontier Credit Union membership and account opening requirements. Some restrictions may apply. Contact us anytime for the most current information regarding rates. The par value of a share in this credit union is \$5.00.





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BUSINESS TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

CERTIFICATE ACCOUNTS

Effective Date: 4/16/2024

| Account Type | Interest Rate | Annual Percentage Yield (APY) | Fixed or Variable Rate | Interest Compounded | Interest Credited | Minimum Opening Deposit | Additional Deposits | Early Withdrawal Penalties | Renewals |
|-----------------------------------|---------------|-------------------------------|-----------------------------------|---------------------|-------------------|-------------------------|---|----------------------------|------------------------------------|
| Business Certificates | | | | | | | | | |
| 6 Month | 1.00% | 1.00% | Fixed | None | At Maturity | \$500.00 | Not Allowed | 90 Day Interest | Automatic with 10-day Grace Period |
| 1 Year | 1.25% | 1.26% | Fixed | Quarterly | Quarterly | \$500.00 | Not Allowed | 180 Days Interest | |
| 2 Years | 1.75% | 1.76% | | | | | | | |
| 3 Years | 2.25% | 2.27% | | | | | | | |
| 4 Years | 2.10% | 2.12% | | | | | | | |
| 5 Years | 2.00% | 2.02% | | | | | | | |
| Special Terms ¹ | | | | | | | | | |
| 6 Months ^{4,5} | 5.03% | 5.03% | Fixed Bump-up Option ² | None | At Maturity | \$500.00 | Add Additional Funds 1 Time ³ | 90 Days Interest | Automatic with 10-day Grace Period |
| 11 Months | 4.55% | 4.65% | | Quarterly | Quarterly | \$500.00 | Add Additional Funds 2 Times ³ | 180 Days Interest | |
| 15 Months | 4.25% | 4.33% | | | | | | | |
| 23 Months | 3.28% | 3.33% | Fixed | Quarterly | Quarterly | \$500.00 | Not Allowed | | |
| 33 Months | 2.77% | 2.80% | | | | | | | |
| 45 Months | 2.77% | 2.80% | | | | | | | |

¹ Frontier Credit Union reserves the right to end, alter, or otherwise adjust this promotional offer at any time and at their discretion.

² A bump-up certificate of deposit (bump-up CD) is a certificate of deposit that entitles the bearer to take advantage of rising interest rates with a one-time option to "bump up" the interest rate paid. Bump-up option is only available at the request of the member if the rate exceeds their current certificate interest rate, up to .50 basis points, and will only effect the rate of dividends that have not been paid out.

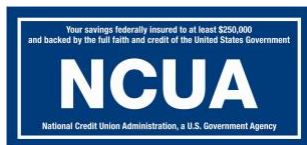
³ Add-on certificates of deposit (CDs) allow savers to make additional deposits into a CD account during the maturity term.

⁴ Types – Business, IRA, Consumer

⁵ New Money Only

Rates are subject to change. Contact us anytime for the most current information regarding rates. The par value of a share in this credit union is \$5.00.

RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings. **2. COMPOUNDING AND CREDITING.** The frequency with which interest will be compounded and credited is set forth above. The "Quarter" begins on the first calendar day of the quarter and ends on the last calendar day of the quarter. **3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule. **4. BALANCE COMPUTATION METHOD.** We use the *Average Daily Balance* to calculate interest on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. **5. ACCRUAL OF INTEREST.** Interest will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before interest is paid, you will receive the accrued interest. **6. MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement. **7. EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the interest that has been or would have been earned on the account, and applies whether or not the interest has been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that interest will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; or (3) if the account is an IRA and the owner attains the age of 59 1/2 or becomes disabled. **8. RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.





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BUSINESS TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

FEE SCHEDULE

Savings & Checking Accounts

| | |
|--|------------------------|
| Minimum Share Purchase Business ¹ | \$5.00 each account |
| Checking Plus Service Fee ² | \$15.00 per month |
| Transaction Fee ³ | \$0.25 per item |
| Business Checking – over 200 items monthly | |
| Business Checking Plus – over 400 items monthly | |
| Non-Sufficient Funds (NSF)* / Return Fee (all debit types) | \$30.00 per item |
| Last Line of Defense – Courtesy Pay Fee (all debit types) ⁴ | \$30.00 per item |
| Self Defense – Overdraft Transfer (excluding Personal Line of Credit) | \$2.00 per transaction |
| Negotiated item – Returned Unpaid | \$6.00 per item |
| Stop Payment Fee (single or per series) | \$30.00 per item |
| Stop Payment – ACH Item (return/stop/revoke ACH) | \$30.00 per item |
| Check Copy Fee | \$2.00 per item |
| Statement Copy Fee | \$3.00 per item |
| Paper Statement Fee | \$2.00 per account |
| Check Order | Varies |

Online & Mobile Banking

| | |
|---|-----------------------|
| Stop Payment Fee (Bill Pay) | \$35.00 per item |
| eBranch / Mobile App | No Fee |
| eBranch External Transfers Fraud Investigation | \$200.00 per incident |
| eBranch External Transfers Inquiry/Research | \$50.00 per incident |
| Check Positive Pay | \$20.00 per month |
| ACH Positive Pay | \$20.00 per month |
| Remote Deposit Capture Machine (non-refundable deposit) | \$100.00 |
| Remote Deposit Capture Machine | \$35.00 per month |

ATM & Debit Card Transactions

| | |
|---|------------------------|
| ATM Transactions on Non-EICU Owned ATMs (Free on EICU owned ATMs) ⁵ .. | \$2.00 per transaction |
| Foreign Currency Transaction Fee (% of amount converted to US Dollars) | 1% |
| Replacement Card (one free/calendar year/cardholder) | \$10.00 per card |
| Rush Card | \$50.00 per card |

¹ \$5 minimum balance of primary share maintains membership. Primary share owner is entitled to one vote regardless of number of accounts or shares owned.

² Maintain a daily balance of \$10,000 to waive monthly service fee

³ Items include all account debits or credits, electronic and in person

⁴ ATM/Point of Sale/Debit card Courtesy Pay requires members to Opt-In

⁵ Transactions may be subject to ATM owners fee as disclosed at the time of transaction. Fee refunds may be applied in bulk rate at the end of the billing cycle rather than at the time of transaction.

*A particular item may be presented for payment multiple times. You may be charged an NSF fee for each presentment.

The following fees are applicable to your accounts, services, and/or transactions as of: 4/16/24

ACH, Wire Transfers & Negotiable Items

| | |
|--|--------------|
| ACH Return | \$30.00 each |
| ACH Overdraft | \$30.00 each |
| Wire Transfer – Outgoing – Domestic | \$20.00 each |
| Wire Transfer – Outgoing – International | \$40.00 each |
| Wire Transfer – All Incoming | \$10.00 each |
| Cashier's Check | \$3.00 each |
| Money Order (maximum \$500) | \$3.00 each |

Miscellaneous Fees & Charges

| | |
|---|---------------------|
| Dormancy (Charged after 12 months of inactivity on balances less than \$2,500.00) | \$5.00 monthly |
| Loan Skip Payment (if applicable) | \$30.00 each |
| Foreign Currency Transaction (to US Dollars) | 1% of USD |
| Safe Deposit Box Lease | Varies by size |
| Check Cashing (Applicable if the check exceeds account balance) | \$5.00 per check |
| Non-member Check Cashing | \$5.00 per check |
| Garnishment, Levy, Subpoena, Research (Charged to issuing firm) | Up to \$100.00 |
| Garnishment, Levy, Subpoena (Charged to member) | Up to \$100.00 |
| Record Searches, Research (Minimum 1 hour) | \$25.00 per hour |
| Account Reconciliation (Minimum 1 hour) | \$25.00 per hour |
| Returned Mail / Bad Address | \$7.00 per item |
| Account Early Close (within 180 days of opening) | \$5.00 |
| Payment Convenience Fee | \$7.99 |
| New Account Fee (Waived on youth and teen accounts) | \$5.00 per account |
| Overnight Mailing Fee | \$15.00 per mailing |
| Safe Deposit Box Drilling Fee | \$150.00 each |
| Safe Deposit Box Key Replacement | \$10.00 each |

