



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

TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

SHARE, 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
Primary Share	0.05%	0.05%	Fixed	Quarterly	Quarterly	\$5.00	None	None
Savings Plus (discontinued)	0.05%	0.05%	Fixed	Monthly	Monthly	None	None	\$1,000.00
Pickle Jar Savings	0.10%	0.10%	Fixed	Monthly	Monthly	None	None	None
Individual Retirement	0.05%	0.05%	Fixed	Monthly	Monthly	\$5.00	None	None
Insured Money Market								
\$0.00 - \$2,499.99	0.05%	0.05%	Fixed	Monthly	Monthly	None	None	\$0.00
\$2,500.00 - \$19,999.99	0.10%	0.10%						\$2,500.00
\$20,000.00 - \$74,999.99	0.15%	0.15%						\$20,000.00
\$75,000.00 or greater	0.20%	0.20%						\$75,000.00 or greater
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
\$150,000.00 or greater	2.00%	2.02%						\$150,000.00
Velocity Checking								
\$0.00 - \$10,000.00	2.00%	2.02%	Fixed ²	Monthly	Monthly	None	None	\$0.00
\$10,000.01 or greater	0.05%	0.05%						\$10,000.01
Classic Checking	N/A	N/A	N/A	N/A	N/A	\$25.00	None	N/A
Experience Checking	N/A	N/A	N/A	N/A	N/A	\$25.00	\$6.00	N/A
Golden Access Checking	N/A	N/A	N/A	N/A	N/A	\$25.00	None	N/A

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.

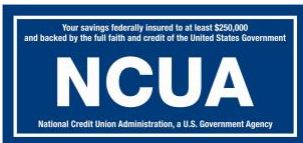
²Earn 2.02% APY on your average⁵ balance up to \$10,000 when you: Enroll in Online Banking and e-statements, have ACH deposits of at least \$2,000 per month, and have at least 11 posted³ debit and/or credit card transactions per month. Additionally, earn 0.50% APY on balances greater than \$10,000 when you have a qualifying loan or Certificate⁴ or 0.20% APY on balances greater than \$10,000 when you do not have a qualifying loan or Certificate⁴. If you don't meet the qualification requirements, you will earn 0.05% APY on your average⁵ balance.

³Posted - Transactions that have cleared by the end of the account statement cycle.

⁴Qualifying loan or Certificate - The term "qualifying loan" is defined as an open loan with a month-end balance but excluding Personal Lines of Credit. The term "Certificate" is defined as a Certificate of Deposit.

⁵Interest earned based on average daily balance.

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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TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

CERTIFICATE ACCOUNTS

Effective Date: 04/16/2024

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
Share Certificates									
6 Months	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%							
IRA Share Certificates									
6 Months	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 affect the rate of dividends that have not been paid out.

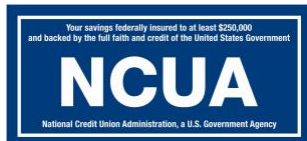
³ Add-on certificates of deposit (CDs) allow savers to make additional deposits into a CD account during the maturity term.

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 balances 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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TRUTH-IN-SAVINGS RATES AND FEES SCHEDULE

FEE SCHEDULE

Savings & Checking Accounts

Minimum Savings/Share Balance ¹	\$5.00 each account
Non-Sufficient Funds (NSF)* / Return Fee (all debit types)	\$30.00 per item
Last Line of Defense – Courtesy Pay Fee (all debit types) ²	\$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
Paper Statement Fee	\$2.00 per account
Statement Copy Fee	\$3.00 per item
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

ATM & Debit Card Transactions

ATM Transactions on Non-EICU Owned ATMs (Free on EICU owned ATMs) ³ ..	\$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

The following fees are applicable to your accounts, services, and/or transactions as of: 4/16/2024

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

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

³ 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.

