

**Share/Savings**

Type	Dividend Rate	APY
Regular Share	0.05%	0.05%
Special Purpose Share	0.05%	0.05%

**IRA Share/Savings**

Type	Dividend Rate	APY
\$500 minimum average daily balance	0.150%	0.15%
Below \$500 average daily balance	0.050%	0.05%

**High-Yield Checking Account<sup>1</sup>**

Type	Dividend Rate	APY
Balance up to \$10,000	1.98%	2.00%
Balance above \$10,000	0.05%	2.00% - 0.07%
If requirements are not met	0.05%	0.05%

**HSA**

Type	Dividend Rate	APY
Health Savings Account	0.995%	1.00%
Health Checking Account	0.995%	1.00%

**Money Market<sup>2</sup>**

Type	Dividend Rate	APY
With \$500 minimum average daily balance	0.150%	0.15%
With qualifying High-Yield Checking and \$500 minimum average daily balance, up to \$49,999	0.399%	0.40%
With qualifying High-Yield Checking and \$50,000 minimum average daily balance	0.648%	0.65%
Below \$500 average daily balance	0.050%	0.05%

**Jumbo Money Market<sup>4</sup>**

Type	Dividend Rate	APY
\$100,000 minimum average daily balance	3.92%	4.00%
\$501 - \$99,999 average daily balance	0.15%	0.15%
Under \$500 average daily balance	0.05%	0.05%

**Certificates/IRA Certificates (\$500 Minimum Balance)<sup>3</sup>**

Term	Dividend Rate	APY
12 Months	4.402%	4.50%
24 Months	2.713%	2.75%
36 Months	2.225%	2.25%
48 Months	2.956%	3.00%
60 Months	3.053%	3.10%

**Investor Money Market<sup>6</sup>**

Type	Dividend Rate	APY
\$5,000 minimum average daily balance	0.747%	0.75%
Below \$5,000 average daily balance	0.050%	0.05%

**High-Yield Savings Account<sup>5</sup>**

Balance	Dividend Rate	APY
Average Daily Balance below \$100, or if requirements are not met	0.05%	0.05%
Average Daily Balance between \$100 - \$100,000	3.44%	3.50%
Average Daily balance above \$100,000	0.05%	3.50% - 0.40%

<sup>1</sup>To earn the disclosed APY on up to \$10,000, during the calendar month your High-Yield Checking account must receive at least \$1,000 in aggregate direct deposits, you must make at least \$500 in aggregate point-of-sale or online purchases using your Sharonview High-Yield Checking debit card, and you must maintain active online banking by logging into your online or mobile banking account at least once each month. If your account does not meet these transaction requirements for the month, the entire account balance will earn 0.05% APY for that month. Additionally, balances in excess of \$10,000 will earn between 2.00% - 0.07% APY based on the dividend rates above. The dividend period, and qualifying activity period, begins on the first calendar day of each month and ends on the last calendar day of each month. Terms and conditions are subject to change at any time.

<sup>2</sup>To earn the disclosed APYs, each calendar month your Money Market account average daily balance must meet the stated minimums, and you must maintain a High-Yield Checking account that meets all of the transaction requirements as set forth in this schedule. If your High-Yield Checking account does not meet these transaction requirements for the month, the entire Money Market account balance will earn the regular money market rate for that month. If your Money Market average daily balance falls below the minimum balance of \$500, the regular share rate will be paid. The dividend period, and qualifying High-Yield Checking activity period, begins on the first calendar day of each month and ends on the last calendar day of each month. Terms and conditions are subject to change at any time.

<sup>3</sup>Minimum balance of \$500 required. Penalties may be imposed for early withdrawal as follows: certificate terms of one year or less will forfeit 90 days dividends; terms greater than one year up to five years forfeit 180 days dividends; terms greater than five years forfeit 365 days dividends. The penalty will, if necessary, be taken from the principal amount of the deposit.

<sup>4</sup>\$500 minimum deposit to open account. To earn the promoted APYs, each calendar month your Jumbo Money Market account average daily balance must meet the stated minimums. Dividend period is the first calendar day through the last calendar day of each month. Fees could reduce earnings on Jumbo Money Market, ask a Sharonview employee for details. Terms and conditions are subject to change at any time.

<sup>5</sup>To earn the promoted Annual Percentage Yield on average daily balances up to \$100,000, during each calendar month your high yield savings account must maintain an average daily balance of \$100.00 and receive at least \$100.00 in aggregate ACH deposits. If your account does not meet these transaction requirements for the month, the entire account balance will earn 0.05% APY for that month. Balances in excess of \$100,000 will earn between 3.50% to 0.40% APY based on the dividend rates above. Additionally, withdrawals in excess of six per month will incur a \$25 fee per withdrawal. Fees may reduce earnings on the account. \$100.00 minimum deposit required to open account. The dividend period, and qualifying activity period, begins on the first calendar day of each month and ends on the last calendar day of each month. This account does not permit Debit or ATM Card access. Terms and conditions are subject to change at any time.

<sup>6</sup>Minimum balance of \$5,000 required and relationship with Sharonview Financial Services. Regular share rate paid on balances less than \$5000.

Rates are subject to change at any time without notice. Rates may change after the account is opened. APY = Annual Percentage Yield. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in your account for the Period. The average daily balance is calculated by adding the balance in your account for each day of the Period and dividing that figure by the number of days in the Period. For all accounts, the dividend period begins on the first calendar day of the month and ends on the last calendar day of the month; dividends are compounded daily and credited monthly. For Certificates, the APY assumes dividends remain in the account until maturity; a withdrawal will reduce earnings. Certificates will automatically renew at maturity after a grace period of 5 calendar days. Share/Savings, Checking and Money Market Accounts rates may change at any time after the account is opened, based on the determination of the Credit Union's Board of Directors. 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 APY set forth in this schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. Dividends will not be paid if an account is closed before accrued dividends are credited. Fees may reduce earnings. The par value of a regular share in this credit union is \$5. Refer to your Membership Agreement and Disclosures for complete terms and conditions. **Insured by NCUA.**

Fee Description	Amount
Abandoned Property/Dormancy Processing Fee	\$25.00
Account Research/Statement Reconciliation	FREE
ATM/Debit/Credit Card Replacement	\$10.00/Card
Check Cashing Fee - Non-Members	\$15.00/Each
Cross-Border Transaction Fee	1%
Early Account Closure Fee	\$5
Expedited Courier Fee	\$35
External Transfer: Incoming & Outgoing (<\$2,500) – std	FREE
Outgoing (over \$2,500) – std delivery	\$3.00/Each
Incoming & Outgoing – Next business day	\$5.00/Each
High Yield Savings Account Excessive Withdrawal Fee	\$25.00/Each*
Holiday Share Early Withdrawal (Feb. 1 - Oct. 14)	FREE
Inactivity Fee (after 12 months without activity)	\$20.00/month
Levy/Garnishment Processing	\$75.00
Loan Payment Using Debit Card (through Online Banking)	\$7.00/Each
Money Orders	\$2.00/Each
Non-CoOp ATM fee	\$3.00/Each
Non-Sufficient Funds (NSF); Overdraft Tolerance; Overdraft Protection**	\$32.00***
Official/Cashier's Check: Members	\$2.00/Each
Non-Members	\$15.00/Each
Overdraft Transfer	FREE
Paper Statement Fee	\$3.00/Month
Pay by Phone (non SFCU) Fee	\$20.00
Re-open Membership	FREE
Returned Mail Fee	FREE
Skip-a-Pay Fee	\$40.00
Stop Payment	\$32.00
Wire Transfers: Incoming Domestic	\$10.00
Wire Transfers: Outgoing Domestic	\$20.00

\*Withdrawals in excess of six per month will incur a \$25 fee per withdrawal.

\*\*Applies to overdrafts created by check, in-person withdrawal, debit card, ATM withdrawal, or other electronic means.

\*\*\*Per occurrence - to include repeat presentments