

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your Membership Agreement. **EFFECTIVE DATE: 1/1/19** **REPLACES ADDENDUM DATED: 12/1/18**

RATE SCHEDULE - SHARE CERTIFICATE ACCOUNTS

	Share Certificate (1)	Share Certificate (2)	Jumbo Certificate	Member's Advantage Share Certificate
Min. Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period:	\$500 Monthly Monthly Calendar Month	\$1,000 Monthly Monthly Calendar Month	\$100,000 Monthly Monthly Calendar Month	\$1,000 Monthly Monthly Calendar Month
TERMS:	FIXED 6 and 12 Month (See rate schedule for current rates and effective dates.)	FIXED 18, 24, 36, 48, and 60 Month (See rate schedule for current rates and effective dates.)	FIXED 6 and 12 Month Rates Negotiable.	FIXED 15 Month Certain limitations apply. (See Truth-in-Savings Disclosures Brochure.) (See rate schedule for current rates and effective dates.)
Additional Deposits: Withdrawals: Renewable:	Not Allowed Allowed w/Penalty Automatic	Not Allowed Allowed w/Penalty Automatic	Not Allowed Allowed w/Penalty Automatic	Allowed (See Truth-in-Savings Disclosures Brochure.) Allowed w/Penalty Automatic

RATE SCHEDULE - IRA SHARE CERTIFICATE ACCOUNTS

	IRA Share Certificate (1)	IRA Share Certificate (2)	IRA Jumbo Certificate	IRA Accumulation Variable Rate Certificate
Min. Opening Deposit: Dividends Compounded: Dividends Credited: Dividend Period:	\$500 Monthly Monthly Calendar Month	\$1,000 Monthly Monthly Calendar Month	\$100,000 Monthly Monthly Calendar Month	\$5 Monthly Monthly Calendar Month
TERMS:	FIXED 6 and 12 Month (See rate schedule for current rates & effective dates.)	FIXED 18, 24, 36, 48, and 60 Month (See rate schedule for current rates & effective dates.)	FIXED Negotiable Rates Negotiable.	VARIABLE 12 Month (See rate schedule for current rates & effective dates.)
Additional Deposits: Withdrawals: Renewable: Account Limitations:	Not Allowed Allowed-With Penalty Automatic IRS regulations will apply	Not Allowed Allowed-With Penalty Automatic IRS regulations will apply	Not Allowed Allowed-With Penalty Automatic IRS regulations will apply	Allowed Allowed-With Penalty Automatic IRS regulations will apply

RATE SCHEDULE - DEPOSIT ACCOUNTS

	SAVINGS	MONEY MARKET	IRA SHARE	CHRISTMAS CLUB	LEGACY CHECKING	PREFERRED CHECKING	REBUILD CHECKING™	HEALTH SAVINGS
Dividends Annual Percentage Yield (APY)/ Dividend Rate	0.30% APY 0.30% Dividend	Balance \$500,000 & over 2.17% APY, 2.15% Dividend Balance \$250,000-\$499,999.99 1.76% APY, 1.75% Dividend Balance \$100,000-\$249,999.99 1.61% APY, 1.60% Dividend Balance \$10,000-\$99,999.99 1.41% APY, 1.40% Dividend Balance \$2,500-\$9,999.99 1.00% APY, 1.00% Dividend Balance under \$2,500 0.30% APY, 0.30% Dividend	0.30% APY 0.30% Dividend	0.00% APY 0.00% Dividend	0.00% APY 0.00% Dividend	0.10% APY 0.10% Dividend	0.00% APY 0.00% Dividend	Balance \$25,000 & over 1.81% APY, 1.80% Dividend Balance \$10,000 - \$24,999 1.31% APY, 1.30% Dividend Balance \$5,000 - \$9,999 1.05% APY, 1.05% Dividend Balance \$1,000 - \$4,999 0.30% APY, 0.30% Dividend Balance under \$1,000 0.00% APY, 0.00% Dividend
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	n/a	Monthly	n/a	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	n/a	Monthly	n/a	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month	Calendar Month	n/a	Calendar Month	n/a	Calendar Month
Balance Requirements	\$5							
Service Charge						\$5 per month	\$12.95 per month**	
Minimum Opening Deposit	\$5	\$2,500	--	--	\$20 or establishment of incoming automatic transfer or direct deposit		\$35	--
Minimum Balance to Avoid a Service Fee	--	--	--	--	--	--	\$1,000**	--
Minimum Balance to Earn Stated APY	--	See information above	--	--	n/a	--	--	See information above
Balancing Method	Daily Balance	Daily Balance	Daily Balance	Daily Balance	--	Daily Balance	Monthly Balance	Daily Balance
Account Limitations	--	Six withdrawals per month, then \$10 service fee for each withdrawal in excess of six.	IRS regulations will apply.	--	--	--	*See Below.	IRS regulations will apply.

*Rebuild checking™ account limitations: To qualify, member must have an Insight Retail Banking score of 545 or less and have a "Pending" or "Declined" decision on a regular checking account. Members who have had their checking account closed twice will not be allowed to open this checking product. Not eligible for paper checks, Overdraft Advantage, Pop Money, or Funds Transfer. Overdraft Protection from savings or overdraft protection loan if qualified is available. Member can only request to have overdraft fees refunded twice during the calendar year and still maintain account. After one calendar year of successfully maintaining account, member can request to be moved to Preferred or Legacy checking.

**Can reduce monthly fee to \$10.95 with establishment of direct deposit. Monthly fee can be waived if \$1,000 is maintained on deposit.

FEE SCHEDULE

Credit Union Membership

Membership Share: \$ 5.00 par value

Account Fees Applicable to All Accounts

Account Maintenance Fee: \$ 3.00 per month²
 Account Closing Fee (Accounts which have been opened 60 days or less): \$ 15.00
 Account Re-opening Fee (Accounts which were closed within the last 60 days): \$ 20.00
 NSF/Overdraft Fee: \$ 25.00⁴
 Return Deposit Item Fee: \$ 20.00 per item
 Stop Payment Fee (Check/ACH/Bill Pay): \$ 25.00 per request
 Check Printing Fee: Prices vary depending upon style
 Check Copy Fee: \$ 5.00 per item up to \$50, then \$3 per item
 Temporary Checks: \$ 5.00 for eight checks (Free for new accounts)
 Check Cashing Fee: \$ 5.00 per item²
 Overdraft Transfer Fee (applicable to overdraft transfers generated automatically from savings to checking): \$ 5.00 per transfer if more than six per month

Card Fees

Regular Rush Card: \$ 35.00
 Replacement Card: \$ 20.00
 Joint Users Card (Ordered w/rush or replacement card): \$ 10.00
 Replacement Personal Identification Number (Ordered with rush): \$ 35.00
 Check/Credit Card Receipt Copies: \$ 5.00 per item up to \$50 then \$3.00 per item
Other Service Fees (Applicable to All Accounts)
 Account Reconciliation/Account Research Fee: \$ 25.00 per hour
 Paper Statement Fee: \$ 1.00 per paper statement¹
 Statement Copy/History Fee: \$ 5.00 per statement
 Items Sent for Collection Fee: \$ 20.00 per item
 Wire Transfer (incoming domestic or foreign fee): \$ 5.00 per transfer
 Wire Transfer (outgoing fee): \$ 15.00 per transfer
 Payment by Phone/Web (Check, Credit Card, ACH): \$ 10.00 per transfer
 Visa Gift Cards: \$ 2.50 per card
 Visa Travel/Money Cards: \$ 8.00 per card
 Visa Travel/Money Card Reload Fee: \$ 2.00 per reload
 Cashier's Check Fee: \$ 3.00 per check²
 Copy Fee: \$ 1.00 per page

Other Service Fees (Applicable to All Accounts)

Foreign Currency Exchange Fee (Correspondent bank fee may also be assessed): \$ 25.00
 Dormant Account Fee: \$ 5.00 per month after 18 months without activity
 Returned Mail - Bad Address Fee: \$ 5.00 per month
 Escheat Account Fee: \$ 25.00 per account
 Written Verification of Deposit: \$ 10.00 per request
 Counting Coins: 10% of total if \$25 or more
 Levy Processing Fee: \$ 50.00 per levy
 Rebuild checking™ Fee: \$ 10.00 one-time setup fee
 Expedited Title Processing Fee: \$ 35.00 per request

Electronic Funds Transfer Fees

Nonproprietary ATM Withdrawal/Transfer/Inquiry Fee: \$ 1.00 per transaction/inquiry³
 Foreign Transaction Fee (Visa International Service Assessment Fee on card transactions): 1% of purchases, cash withdrawals, cash advances and credits to the account

Online Banking

Popmoney (Person-to-Person Transfers)
 Standard Delivery Fee Free
 Expedited Delivery Fee \$ 0.95 per transaction
 Stop Payment Transaction: \$ 25.00 per request
 NSF/Overdraft Fee: \$ 25.00⁴
 External Transfers
 Standard Delivery Fee \$ 2.00 per transaction
 Expedited Delivery Fee \$ 5.00 per transaction
 NSF/Overdraft Fee: \$ 25.00⁴
 ACH Inquiry: \$ 45.00 each
 Bill Pay
 Monthly Service Fee: Free
 Expedited Payment Fee (Check): \$ 25.00 per request
 Expedited Payment Fee (Electronic): \$ 10.00 per request
 Bill Pay Research/Return Fees: Applicable Fees Noted Previously
 Bill Pay Stop Payment Fee: \$ 25.00 per request
 Bill Pay Cleared Check Copy Fee: \$ 5.00 per item up to \$50, then \$3 per item
 Bill Pay Max. Reimbursement for Late Charge/Penalty (see Bill Pay Electronic Terms/Conditions for Complete Details): \$ 25.00

The rates and fees appearing in this ADDENDUM are accurate and effective for deposit accounts as of the Effective Date indicated on this ADDENDUM. If you have any questions or require current rate and fee information on your accounts, please call Ascend at 800-342-3086 or visit our website at AscendFCU.org.

(1) Fee waived for members 65 years of age and older.

(2) Fee does not apply if you meet at least one of the following criteria: Maintain an average monthly balance of at least \$100 in a savings or checking account; have a Preferred or

Rebuild checking™ account; have a Share certificate; have an active³ non-delinquent loan (including credit cards); have a Money Market account with a balance of at least \$2,500; or if you are 18 years of age or younger.

(3) An active loan includes any loan with a non-delinquent balance at month-end or a line of credit or credit card that had activity during the most recent month.

(4) NSF fees and Overdraft fees can be charged on the same transaction each time it is presented.

(5) Out-of-network ATM fees may include a balance inquiry fee and a withdrawal fee, even if both are part of the same log-in.

We do business in accordance with the Federal Fair Housing Laws and the Equal Credit Opportunity Act. All loans subject to credit approval. Ascend Federal Credit Union and the Flying-A Logo are registered trademarks of Ascend Federal Credit Union. © 2018 Ascend Federal Credit Union. All rights reserved. Federally insured by NCUA.