Consumer Rate and Fee Disclosures

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This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your consumer share, checking and Investment Certificate accounts at Eastman Credit Union at this time. 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 Consumer Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement.

Rates for Consumer Share, Checking and Investment Certificate Accounts

Effective Date: 07/22/2026	**Dividend Rate**	**Annual Percentage Yield**	**Minimum Opening Balance**	**Minimum Balance Requirement**	**Dividends Compounded & Credited**	**Dividend Period**
Regular Share (Savings)	0.30%	0.30%	$5.00	$5.00	Monthly	Monthly
Wellness Account	0.30%	0.30%	N/A	N/A	Monthly	Monthly
Christmas Club Account	0.30%	0.30%	N/A	N/A	Monthly	Monthly
Stash Your Cash Share Account	0.30%	0.30%	N/A	N/A	Monthly	Monthly
Credit Builder Secure VISA Pledge Account	0.30%	0.30%	$300	N/A	Monthly	Monthly
IMMA Advantage (Money Market)			N/A	N/A	Monthly	Monthly
under $10,000	0.75%	0.75%				
$10,000 - $24,999	0.85%	0.85%				
$25,000 - $49,999	1.00%	1.00%				
$50,000 - $99,999	1.24%	1.25%				
$100,000 - $199,999	1.79%	1.80%				
$200,000 or greater	1.98%	2.00%				
Beyond Free Checking			N/A	N/A	Monthly	Monthly
under $10,000	0.05%	0.05%				
$10,000 - $24,999	0.10%	0.10%				
$25,000 - $49,999	0.15%	0.15%				
$50,000 - $99,999	0.20%	0.20%				
$100,000 - $199,999	0.25%	0.25%				
$200,000 or greater	0.30%	0.30%				
Health Savings Account Checking			N/A	N/A	Monthly	Monthly
under $10,000	0.05%	0.05%				
$10,000 - $24,999	0.10%	0.10%				
$25,000 - $49,999	0.15%	0.15%				
$50,000 - $99,999	0.20%	0.20%				
$100,000 - $199,999	0.25%	0.25%				
$200,000 or greater	0.30%	0.30%				
Equity Express VISA Checking	N/A	N/A	N/A	N/A	N/A	N/A

Effective Date: 07/22/2026	**Dividend Rate**	**Annual Percentage Yield**	**Minimum Opening Balance**	**Minimum Balance Requirement**	**Dividends Compounded & Credited**	**Dividend Period**
Accounts for IRAs						
IRA Accumulation	0.30%	0.30%	$5.00	$5.00	Monthly	Monthly
IRA Access	0.25%	0.25%	$10,000	$10,000	Monthly	Monthly
Investment Certificates						
Investment Certificate					Monthly	Monthly
30 - 89 days	3.69%	3.75%	$2,500	$2,500		
90 - 179 days	3.69%	3.75%	$2,500	$2,500		
180 - 364 days	3.93%	4.00%	$2,500	$2,500		
1 - 2 years (365 - 729 days)	3.93%	4.00%	$1,000	$1,000		
2 - 3 years (730 - 1094 days)	3.93%	4.00%	$1,000	$1,000		
3 - 4 years (1095 - 1460 days)	3.93%	4.00%	$1,000	$1,000		
4 - 5 years (1461 - 1825 days)	3.93%	4.00%	$1,000	$1,000		
5 years (1826 – 2190 days)	3.93%	4.00%	$1,000	$1,000		
6 years (2191 days)	3.93%	4.00%	$1,000	$1,000		
Jumbo Investment Certificate			$100,000	$100,000	Monthly	Monthly
30 - 89 days	3.74%	3.80%				
90 - 179 days	3.74%	3.80%				
180 - 364 days	3.98%	4.05%				
1 - 2 years (365 – 729 days)	3.98%	4.05%				
2 - 3 years (730 – 1094 days)	3.98%	4.05%				
3 - 4 years (1095 - 1460 days)	3.98%	4.05%				
4- 5 years (1461 - 1825 days)	3.98%	4.05%				
5 years (1826 - 2190 days)	3.98%	4.05%				
6 years (2191 days)	3.98%	4.05%				
Lifeline Savers Certificate 365 days	3.69%	3.75%	$100	$100	Monthly	Monthly
HSA Certificate 365 days	3.69%	3.75%	$1,000	$1,000	Monthly	Monthly

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 above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time at the credit union's discretion. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Investment Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Investment Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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.

3. Compounding and Crediting

Dividends will be compounded and credited as set forth above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. Dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For a Christmas Club account, during any calendar month you may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party. Over the counter withdrawals are allowed. The entire balance will be paid to you by transfer to the share account at the first of November, and the account will remain open. For IRA Access accounts, after the account is opened the minimum additional deposit we allow is $1,000.00 per transaction. The minimum amount you may withdrawal is $1,000.00 per transaction.

a. Fees and Charges.

For Christmas Club account, a withdrawal fee will be charged for early withdrawal.

7. Investment Certificate Account Features

a. Account Limitations

After your account is opened, you may not make additional deposits to an Investment Certificate account except on the Lifeline Savers Certificate account. On Lifeline Savers Certificate account, after the account is opened there will be a minimum of $10.00 required for all additional deposits with the exception of automatic payroll deductions which may be done in any amount.

b. Maturity

Your Investment Certificate account will mature on the maturity date set forth on your Account Receipt or Maturity Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of your Investment Certificate account before the maturity date.

1) Amount of Penalty. The penalty is based on the term of the Investment Certificate. For Investment Certificates less than 180 days, the penalty is equal to the greater of seven days' dividends on the amount withdrawn or all dividends earned on the amount withdrawn. For Investment Certificates with terms of 180 days to 729 days, the penalty will equal 90 days' dividends on the amount withdrawn. For Investment Certificates 730 days to 2190 days the penalty will equal 180 days' dividends on the amount withdrawn. For Investment Certificates 2191 days the penalty will equal 365 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when the member dies. Where the account is a multiple owner account, we may waive an early withdrawal penalty for funeral expenses for joint owners. We may waive an early withdrawal penalty for the immediate needs of medical emergency, nursing home facilities, or for admission and stay in a life care community or home. We may waive an early withdrawal penalty where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment, the owner attains age 59½ or begins making periodic withdrawals. Withdrawals will be limited to the amount of funds needed, not necessarily the entire certificate.

We may waive an early withdrawal penalty where the account is a Health Savings Account (HSA) once per quarter. Withdrawals will be limited to the amount of funds needed, not necessarily the entire certificate; however, if the withdrawal causes the account balance to drop below the minimum balance stated above, the Investment Certificate will be closed.

d. Renewal Policy

Investment Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. The grace period is calendar days which includes holidays and weekends. If the grace period ends on a weekend, you must notify us by the preceding Friday.

e. Nontransferable/Nonnegotiable

Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

This fee schedule outlines the fees and charges applicable to personal and consumer accounts at ECU. Please note that this schedule does not apply to business or commercial accounts. For information regarding fees associated with business services, please refer to our Business Services Fee Schedule.

Consumer Fee Schedule

Account activity printout....................................... $1.00/account

Account balancing assistance $15.00/hour

Account research..$15.00/hour

ATM surcharge for non-ECU cards $3.50/transaction

Automated Teller Machine (ATMs) –
use of ECU-owned machines ....free & unlimited

Bill pay..free
Overnight Mail Delivery Fee for Bill Pay Check….. $35.00

Certified/Credit Union check made payable
to 2nd party..$5.00/each

Check printing.................................ECU approved checks free
Other check styles ....dependent upon style

Christmas Club early withdrawal fee $10.00/withdrawal

Copies of tax documents $1.00/page

Copy of check..$3.00/each

Debit/Credit card replacement fee ....$7.00/per card

Debit/Credit replacement fee (Rush Order).......$30.00/per card

Dormant Account Fee[3] (no activity for 365 days
with balance less than $500) $10.00/month

Garnishment and levy...$100.00/item

Insufficient funds fee - unpaid[1] $30.00/each

International Transaction Fee[5]………..1% of transaction amount

Manual check processing fee[4]................................ $20.00/item

Night depository bag & key..$20.00

Night depository
disposable bags....... (fee depends on style of bag ordered)

Overdraft Protection Plus:

Insufficient funds fee - paid[2] $30.00/each

Premium overdraft fee[2]……………………………...$30.00/each

Overnight Mail Delivery Fee $25.00

Photocopy of statement...................................$5.00/statement

Provide information subpoenaed by court $1.00/page

Returned statement fee $5.00

Safe deposit box drilling fee...$95.00

Safe deposit box late payment fee
....$10.00/each month until paid

Safe deposit box lost key fee..$10.00

Stop payments..$30.00/item

Telephone or Online Initiated payment
from Non-ECU Account (ACH)…………..…………FREE

Telephone or Online Initiated Payment
from Non-ECU Account (Debit Card)[6]……$9.95/request

Wire transfer–domestic wire transfer-outgoing
....$10.00/transfer

Wire transfer–foreign wire transfer-outgoing $55.00/transfer

Written verification of deposit or mortgage $10.00

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[1] *Maximum of 6 Insufficient Funds Fees per day. Insufficient funds Fees are not assessed for items $5.00 or less.*

[2] *Created by check, in-person withdrawal, automatic items through ACH or Check Card transactions. Maximum of 6 Insufficient Funds Fees per day. Maximum of 6 Premium Overdraft Fees per day. Insufficient Funds Fees and Premium Overdraft Fees are not assessed for items $5.00 or less.*

[3] *Dormant Account Fee refers to memberships with aggregate balances less than $500.00 with no activity on any account for at least 365 days. This fee will be assessed as allowed under state law and will not be assessed on members with open certificates, open loans, or checking accounts with regular activity.*

[4] *Manual check processing fee will be assessed if you close your checking account and request ECU to pay outstanding drafts against another checking account.*

[5] *This is a pass-through fee charged by VISA®. This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant in a foreign country even if you initiate the transactions from within the United States.*

[6] *As permitted under state law.*

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

