Our Rates & Service Charges

ARCHER CREDIT UNION
We put heart into banking.

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Our Rates & Service Charges explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date: 10/15/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Savings	0.20%	0.20%	$5	$0	N/A	Quarterly	Quarter
Junior Growers Savings*	3.00%	3.03%	$5	$0	N/A	Quarterly	Quarter
Checking	-	-	$20	N/A	N/A	N/A	N/A
NOW Checking							
$0-$49,999.99	0.25%	0.25%	$500	$0	$500	Monthly	Month
$50,000.00 or more	0.50%	0.50%					
Christmas Club	3.00%	3.00%	$0	$0	N/A	Annually on November 1	Annual
Vacation Club	3.00%	3.00%	$0	$0	N/A	Annually on May 1	Annual
IRA/ESA	1.50%	1.51%	$0	$0	N/A	Quarterly	Quarter
Health Savings Account	1.50%	1.51%	$0	$0	N/A	Monthly	Month
Share and IRA Certificates							
3 Month	3.89%	3.95%	$500	$500	N/A	Quarterly	Quarter
6 Month	3.94%	4.00%	$500	$500			
12 Month	4.14%	4.20%	$500	$500			
18 Month	4.18%	4.25%	$500	$500			
24 Month	4.23%	4.30%	$500	$500			
30 Month	3.94%	4.00%	$500	$500			
36 Month	3.50%	3.55%	$500	$500			
48 Month	3.55%	3.60%	$500	$500			
60 Month	3.55%	3.60%	$500	$500			
One Year Student Share Certificate ** ($10,000 maximum)	5.00%	5.00%	$500	$500	N/A	Annually	Annual

*Junior Growers Savings accounts are available to children through age 12.
**One Year Student Share Certificate accounts are available to students through age 22.

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Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Savings accounts are Tiered Rate Accounts. For sav-ings accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of annual percentage yield(s) (which vary depending on the balance in the ac-count) are shown for each tier. The Dividend Rates and Annual Percent-age Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percent-age Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an as-sumption that dividends will remain on deposit until maturity. A with-drawal 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. The Div-idend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For div-idend 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 an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

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. For all savings, checking, and club accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period. For all certificate accounts, 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, the entire balance will be transferred to another account with us on or after November 1 and the account will remain open. For a Vacation Club account, the entire balance will be transferred to another account with us on or after May 1 and the account will remain open. You may make deposits to a Club account at any time, but deposits are limited to$300 per month. For a One Year Student Share Certificate account, the entire balance is rolled over to a regular 12- month Share Certificate Ac-count upon the maturity date that occurs in the holder's 23rd year. You have a grace period of ten days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. For a Junior Growers Savings Account, on the first business day of the month following the month the account holder turns 13, the account will be con-verted to a Savings account.

7. Certificate Account Features

a. Account Limitations

After the account is opened, you may not make additional deposits to a Certificate account except during the ten (10) day grace period that occurs after maturity.

b. Maturity

The Certificate account will mature on the maturity date set forth on your Share Certificate Receipt, Rates & Service Charges Disclosure for Certificate Accounts or Certificate Maturity Notice.

c. Early Withdrawal Penalty

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

i. Amount of Penalty. The amount of the early withdrawal penalty is 90 days of dividends calculated on the amount withdrawn if the term is two years or less, and 180 days dividends if the term is more than two years.

ii. How the Penalty Works. The penalty is calculated on the amount of early withdrawal; however, if the account balance falls below the minimum required balance, the account will be closed and the penalty calculated on the entire balance. If earned dividends have previously been withdrawn, the penalty will be deducted from the principal balance.

iii. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner begins making required minimum distributions.

d. Renewal Policy

Certificate accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term at the prevailing rate at the time of maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. You may also add funds to the account during the ten (10) day grace period.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Account Limitations

All transactions posted to the Health Savings Account made by online banking or any other electronic transaction will be reported to the IRS as current year, normal distributions or regular contributions. Any request for a Prior Year Contribution, Direct Transfer or Rollover of HSAs or Archer Medical Savings Account funds must be made in writing to a Credit Union representative, either in person or through the mail.

It is your responsibility to know if you qualify for an HSA and to use the funds for qualified medical expenses. Please refer to a tax professional for specific tax implications.

We may permit you to access the HSA with a debit card. This service is offered for the convenience of managing the HSA. You may use your debit card to purchase goods and services any place your Card is honored by participating merchants. Funds to cover your debit card purchases will be deducted from the HSA.

A debit card purchase may not be authorized if the amount of purchase exceeds the available balance in the account at the time the authorization is requested. If the balance in the account is not sufficient to pay the transaction amount, the account will be subject to a charge as set forth in the Account Rates & Service Charges Schedule, and the Credit Union may terminate all services under this Agreement. If an overdraft is created, you agree to repay it immediately.

Except as otherwise set forth herein, HSA debit card transactions are subject to the terms and conditions of the Electronic Fund Transfer provisions in the Member Service Agreement Part 2.

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Our Service Charges

Membership

As a condition of membership, you must purchase and maintain the minimum required share.

Par Value of One Share $5.00

Number of Shares Required 1

Account Charges

ATM Transaction $2.00
(applies only to ATMs not owned by Archer Credit Union)

ATM/Debit Card Replacement $5.00

Foreign Check Collection ..... vary based on item

Check Cashing (non-member) ..... 5% of check amount

Coin Counting (non-member) ..... 10% of amount counted

Check Orders .....
..... per vendor, depends on style and quantity ordered

Starter/Counter Check ..... $1.00/page of 4

Statement Check Images $1.00/month

Cashier's Check $5.00

Money Order $1.00

MasterCard Gift Card $5.95

Cashier's Check Mailing $20.00
(checks over $2500.00)

Courtesy Pay $25.00

Returned Non-Sufficient Funds $25.00

Levy/Garnishment $30.00

Stop Payment (Draft, ACH, Bill Pay) $25.00

Wire - Incoming Domestic $5.00

Wire - Outgoing Domestic $20.00

Wire - Outgoing International $50.00

Account Research $25.00/hour

Photo Copy ..... $.10 per page

Fax per page (incoming/outgoing) ..... $ 1.00

Additional Statement Copy ..... $5 per copy

Credit/Debit Card Loan Payment $10.00

Loan Skip Payment $25.00

NOW Checking Account .....
..... $10.00/month (If balance falls below $500)

Bad Address $5.00/month

Inactive Account $3.00/month
(If total deposits are less than $100 and no member-generated activity in 12 months)

Account Escheatment $50.00

Health Saving Account (HSA) $3.00/month

Early Withdrawal (Term Share Certificate) ..... See disclosure

Destruction Service Charge $5.00
(i.e. checks, debit cards, etc. that are delivered to a branch and not picked up by the member within 14 business days)

Safe Deposit Box

3 x 5 ..... $15.00

3 x 10 ..... $20.00

5 x 10 ..... $30.00

5 x 5 (Dannebrog location only) $17.00

10 x 10 (Dannebrog & St. Paul locations only) $40.00

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