Heritage Grove Federal Credit Union
Share and Checking Accounts Rate & Fee Schedule

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. 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 Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Effective Date: 11/01/2026

Product	Balance Tiers for Tiered Rate Accounts	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Dividends Compounded/ Credited	Service Fees	Minimum Balance to Avoid a Service Fee
Primary Savings	N/A	.10%	.10%	$5	$100	Monthly	$5	$100
Youth Savings	N/A	.10%	.10%	$5	-	Monthly	$0	-
Money Market	$100 - $999.99 $1,000 - $9,999.99 $10,000 - $24,999.99 $25,000 - $99,999.99 $100,000+	.100% .499% .747% .995% 1.243%	.100% .500% .750% 1.000% 1.250%	-	$100	Monthly	$7	$250 (Ave. Daily Balance)
Premium Money Market	$100 - $9,999.99 $10,000 - $99,999.99 $100,000+	.100% .648% 3.203%	.100% .650% 3.250%	-	$100	Monthly	$7	$250 (Ave. Daily Balance)
Goal Saver	N/A	.05%	.05%	$5	-	Monthly	$0	-
First-Time Home Buyer Savings	N/A	.05%	.05%	$100	$100	Monthly	$0	-
IRA Income	N/A	.02%	.02%	$100	$100	Monthly	$0	-
College Saver ESA	N/A	.02%	.02%	$25	$25	Monthly	$0	-
Choice Checking	N/A	-	-	$25	-	-	$0	-
boom Debit	N/A	-	-	$25	-	-	$0	-
Fresh Start Checking	N/A	-	-	$50	-	-	$10	-
GroveUP*	$0 - $2000 $2,000.01 – $10,000 $10,000.01 - $20,000 $20,000.01 +	4.035% 1.982% .25% .10%	4.11% 4.11% - 2.00% 2.00% - 0.25% 0.25% - 0.10%	-	-	Monthly	$0	-

*Only one 'GroveUP' Account per member. Requires online account opening, e-Statements, and digital banking registration. If e-statement or digital banking registration are revoked after the account has been opened the entire balance of the account will be transferred to the Primary Savings account and GroveUP will be closed.

TRUTH IN SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all Dividend-bearing accounts besides Money Market and GroveUP Accounts, the Dividend Rate and the Annual Percentage Yield may change monthly as determined by the Credit Union. For Money Market and GroveUP accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Dividend Rate and Annual Percentage Yield applicable to Money Market accounts depends on the balance tier set forth above. Once a balance tier is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance in the account while at that range. For GroveUP accounts the Credit Union pays the stated dividend rate only on that portion of the balance within the specified tier. For GroveUP accounts the dividend rate and Annual Percentage Yield may change at any time as determined by the Credit Union.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting of dividends and dividend period applicable to each account are set forth above. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

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. For all Dividend-bearing accounts if you close your account before accrued dividends are credited, accrued dividends will be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. Dividends are calculated by applying a periodic rate to the average daily balance in the account for the 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.

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Fees Applicable to All Accounts		Other Account Fees	
Loan Payment By non HG Debit Card or Third Party Bank Account	Online - Free (up to $2,000) CU Staff Processed - $20.00	Non-Sufficient Funds / Overdraft for ACH, Share Drafts and Opt In Debit Card transactions (max 3 per day)	$29.00 / item
Account Research/Reconciliation Fees	$25.00 per hour	Courtesy Pay Fee	$29.00 / item
Return Deposit Item (own check)	$29.00	Monthly Fee for Primary Savings Account (Applicable if average daily balances is less than $100.00)	$5.00 / month
Outgoing Domestic Wire Transfer	$20.00		
Outgoing International Wire Transfer	$40.00	Monthly Fee for Money Market Account (Applicable if average daily balances is less than $250.00)	$7.00 / month
Money Order	$2.00		
Credit Union Check (*see below for exceptions)	$5.00	Monthly Fee for Fresh Start Checking Account	$10.00
Stop Payment on Credit Union Check	$29.00	**Business Account Fees**	
Stop Payment on Personal Check or ACH	$29.00	Monthly Fee for **Business Checking** Account (Applicable if average daily balance is less than $1,000.00)	$6.00 / month
Foreign Check or Check sent for collection	$25.00		
ATM/Debit Card Replacement Card	$5.00	Currency in Excess of 300 bills in a month	1% of total number of bills, $3.00 minimum
Bad Address Fee	$2.00 / month	Coin Fee	3% of Total Amount
Counter Checks Fee	$2.00 per page	Return Deposit Item	$10.00
Statement Copies	$2.00 per statement	**Consumer Loan Fees**	
Member Check Copies	$2.00 per copy	Indirect Loan Processing Fee (Waived for current members)	$50.00
Deposit Check Copies	$2.00 per copy	Late Fee for Consumer Loans	5% of payment, $25.00 minimum
Copies (general requests)	$1.00 per page	Skip Payment Fee	$35.00
Faxing (per fax)	$2.00	Loan Modification Fee (Rate/Term change)	$75.00
Visa Foreign Currency Conversion Fee - applies to debit card transactions made in foreign countries, and transactions made with merchants located in foreign countries	1% of purchase amount	Loan Modification Fee (Hardship/TDR)	$75.00
Home Equity Loan Fees		**Visa Credit Card Fees**	
Late Fee for Home Equity Loans	5% of payment, $25.00 minimum	Late Payment Fee	$25.00
Late Fee for Home Equity Lines of Credit	15% of payment, $25.00 minimum	Cash Advance Fee	3% amount advanced, $10.00 minimum
* Credit Union Check Fee waived if payable to: Account Holder, title company, for taxes, or from Heritage Grove Line of Credit or Heloc.		Visa Foreign Currency Conversion Fee - applies to credit card transactions made in foreign countries, and transactions made with merchants located in foreign countries	1% of purchase amount



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