



Member Rate and Fee Sheet

Additional Disclosure Information Provided Under the "Truth-In-Savings" Section in the Membership Booklet.

Effective Date: 2/2/2026

Dividends Compounded Monthly

SAVINGS RATES	Minimum Balance to Earn the Stated APY*	Minimum Opening Deposit	APY*
Regular Share Savings	\$50	\$5	0.05%
Youth Share Savings	\$5	\$5	0.05%
Money Market Account	\$0 - \$19,999.99	\$1,000	0.80%
	\$20,000.00 - \$49,999.99	\$1,000	1.00%
	\$50,000+	\$1,000	1.15%
IRA Share Account	\$100	\$100	0.10%
Holiday Savings Club	\$5	\$5	0.60% ²

CERTIFICATE RATES	Minimum Opening Deposit and Balance to Earn the Stated APY*	Term	APY*
Share Certificates	\$1,000+	6 Months	3.90%
		1 Year	3.65%
		2 Years	3.50%
		3 Years	3.40%
		4 Years	3.40%
Share/IRA Certificates	\$1,000 - \$99,999.99	5 Years	3.45%
		1 Year	3.80%
		2 Years	3.60%
		3 Years	3.60%
		4 Years	3.60%
Jumbo Share/IRA Certificates	\$100,000+	5 Years	3.60%
		1 Year	3.80%
		2 Years	3.60%
		3 Years	3.60%
		4 Years	3.60%
Youth Prime Certificates	\$25	Annual Maturity on 12/31	6.75% ³

CHECKING	Minimum Opening Deposit	Minimum Balance to Avoid Service Fee
Member Checking Accounts	\$10	N/A
Student/Senior Citizen Checking Accounts	\$10	N/A

AUTO LOAN RATES	APR** (As Low As)
Auto	5.24%
Motorcycle/ATV	6.74%
Recreational Vehicle	9.99%

LOAN RATES	Term	APR** (As Low As)
Shared Secured	Up to 60 Months	3.05%
	61 - 72 Months	3.60%
	73 - 84 Months	4.10%

CREDIT CARDS	Annual Fee	APR**
Visa® Premier	\$0	13.90%
Visa® Black	\$0	9.50%

Certificate Secured	Equal to Term of Certificate	Certificate APY +3.00%
	Personal Loan	Up to 72 Months 10.99%
Overdraft	Open-Ended	15.90%

HOME LOANS	APR** (As Low As)
Variable Home Equity LOC	7.50% ¹

*APY = Annual Percentage Yield. APY on Regular Share Savings Account and Share Certificate are accurate of publication date. Rates subject to change without notice. Certificate early withdrawal penalties may be imposed if you withdraw from your account before the maturity date. For all accounts, the amount of the penalty is based on the term of your account. The penalty schedule is as follows: Terms of 1 year or less - 90 days of dividends. Terms of longer than 1 year - 180 days of dividends.

**APR = Annual Percentage Rate. APR is accurate as of the publication date and is subject to change without notice. All loans require application and approved credit. The APR and terms for which the member qualifies will be provided upon approval of completed loan application. APR dependant on term and borrower's credit history. Rates and terms are subject to amount of funds borrowed, year and value of collateral, and length of loan. Member must meet specific credit qualifications.

1 - Home Equity Line of Credit (HELOC) annual percentage rate is a variable rate based on prime plus a margin depending on loan to value ratio and credit history.

2 - Holiday Savings Club dividends paid on \$10,000.00 maximum.

3 - Youth Prime Certificates dividends paid on \$1,000.00 maximum. Rate is based on the published Wall Street Journal Prime Rate on the date of certificate opening.



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FEE SCHEDULE

Effective Date: 12/22/2025

Savings Accounts	
Inactive Account Fee / Month (After 2 Years)	\$5.00
GoWest Foundation Fee	\$10.00
IRA Closure/Rollover/Transfer to Other Institution	\$25.00

Checking Accounts	
Business & Corporate Checking Account	\$5.00/month
Check Order	Varies
Temporary Check Printing Fee	\$2.00/sheet

Other Service Charges (applicable to all accounts)

Printed/Mailed Statements	\$2.00/month
Statement Copy	\$5.00/per statement
Returned Statement (Incorrect Address)	\$2.00
Copy of Paid Draft	\$2.00/item
Account Reconciliation and Research (Minimum of 1 Hour)	\$30.00/hour
FedEx	Varies
Non-Member Check Cashing	\$5.00/check
Certified Checks (Cashiers Checks)	\$5.00/check
Closure of Account within 6 Months of Opening	\$10.00
Non Sufficient Funds (NSF)	\$30.00/item
Overdraft/Courtesy Pay	\$30.00/item
Returned Item - To/From Same Member	\$30.00/item
Deposited Item Return	\$10.00/item
Stop Payment	\$28.00/item
Verification of Deposit Fee	\$10.00
IRA Annual Fee	\$15.00/year

Other Fees

Collection Items (Incoming & Outgoing)	\$20.00
Foreign Item Collection	Varies
Wires / Funds Transfers (Domestic Incoming)	\$10.00
Wires / Funds Transfers (Domestic Outgoing)	\$25.00
Wires / Funds Transfers (International)	\$100.00
Legal Process Fee	\$50.00 each
Garnishment Processing Fee	\$50.00 each
Notary Service (Member)	No Fee
Notary Service (Non-Member)	\$5.00
Holiday Club (Prior to Maturity Date)	\$25.00/withdrawal
SWIVEL™ Loan Payment via Phone / Branch	\$20.00
SWIVEL™ Loan Payment via Web	\$10.00

Visa® Credit Card /Visa® Debit Card / ATM & CO-OP ATM	
Annual ATM Card	No Fee
CO-OP Network ATM Transaction Fee	No Fee
Out of Network ATM Transaction Fee	\$1.50
Annual Visa® Debit	No Fee
Visa® Replacement Debit Card Fee	Free*
*One free annually, \$10.00 each thereafter	
Visa® Replacement Credit Card Fee	\$10.00
Visa® Credit Card Late Fee (One Day Late)	\$25.00
Visa® Rush Delivery Fee (Expedited)	\$35.00
Visa® Rush Delivery Fee (Overnight)	\$60.00

Loan Fees

Vehicle Title Document Fee	\$50.00
Duplicate Title Fee	\$35.00
Loan Rate Change - Sub Action	\$100.00
Loan Term Change - Sub Action	\$50.00
Loan Extensions - Sub Action	\$50.00
Skip Payment - Sub Action	\$50.00
Holiday Skip-A-Pay (During Promotional Period)	\$35.00
Late Payment Fee	*Varies
*See Loan Documents	
Subordination Fee	\$250.00
Line of Credit Late Fee	\$25.00
Loan Coupon Printing Fee	\$10.00 (12 coupons)
Lien Release Letter	\$15.00

HELOC & 2nd Mortgage Loan Fees

Origination Fee	\$100.00
Flood Certificate	\$11.00
Value Check	\$100.00
Recording Fee	\$80.00
Appraisal	Varies*
*Based on Loan Requirements	
Title Guarantee Fee	Varies*
*Based on Loan Amount	
Ownership & Encumbrance Report Fee (O&E)	\$5.00

Credit Union Service Center Transactions

Withdrawals	4 Free*
*Monthly, \$1.00/withdrawal thereafter	