

Rate and Fee Disclosures



P.O. Box 1160
 Battle Creek, MI 49016-1160
 PH: 269-965-7281
 TF: 800-648-8035
 www.blueoxcu.org

This Rate and Fee Disclosure sets forth current conditions, rates, fees, and charges applicable to your savings, checking and certificate accounts at BlueOx 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 Rate and Fee Disclosure and acknowledges that it is a part of the Member Service Agreement.

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited	Dividend Period
02/01/2016							
Regular Savings Account	0.10%	0.10%	\$5	\$100		Quarterly	Quarterly
Special Savings Account	0.20%	0.20%	--	\$100		Quarterly	Quarterly
Cuenta Segura Safe Account	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Blues Cash Corral	0.20%	0.20%	--	\$5		Quarterly	Quarterly
Money Mavericks	0.20%	0.20%	--	\$5		Quarterly	Quarterly
Christmas Club Account	0.10%	0.10%	--	\$100		Quarterly	Quarterly
Vacation Club Account	0.10%	0.10%	--	\$100		Quarterly	Quarterly
Checking Account			--			Quarterly	Quarterly
IRA Savings Account	0.25%	0.25%	--	\$5		Quarterly	Quarterly
Money Market Account							
\$500 - \$9,999.99	0.15%	0.15%	\$500	\$500		Quarterly	Quarterly
\$10,000 - \$49,999.99	0.25%	0.25%	\$10,000	\$10,000			
\$50,000 and above	0.35%	0.35%	\$50,000	\$50,000			
Kasasa Saver Qualifying*							
\$0.01 - \$10,000.00	0.50%	0.55%	n/a	n/a	n/a	Monthly	Calendar Month
\$10,000.01 or more	0.10%	0.14%					
Non-qualifying	0.01%	0.01%					
Kasasa Cash Checking Qualifying*							
\$0.01 - \$7,500.00	2.96%	3.00%	n/a	n/a	n/a	Monthly	Calendar Month
\$7,500.01 or more	0.50%	0.67%					
Non-qualifying	0.01%	0.01%					
Kasasa Cash Back Checking*	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Kasasa Tunes Checking*	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Rates subject to change daily.

* Kasasa accounts must meet the following account qualifications for the qualification cycle to earn the qualifying dividend rate and APY:

- 1) Minimum of 12 debit card purchases post to your Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes account;
- 2) You receive monthly e-Statements for the account; and
- 3) You must access online banking at least once during the qualification period.

Further details are set forth in the Truth in Savings Disclosures below.

See Truth in Savings Disclosure for further restrictions on all accounts

BlueOx Credit Union • Rate and Fee Disclosures

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Fee	Dividends Compounded & Credited	Dividend Period
03/01/2018							
Regular and IRA Certificate \$500 - \$9,999.99							
3 Month	0.20%	0.20%					
6 Month	0.40%	0.40%					
12 Month	0.70%	0.70%					
18 Month	0.80%	0.80%					
24 Month	0.90%	0.90%	\$500	\$500		Monthly	Monthly
30 Month	0.90%	0.90%					
36 Month	1.00%	1.01%					
42 Month	1.00%	1.01%					
48 Month	1.30%	1.31%					
54 Month	1.30%	1.31%					
60 Month	1.90%	1.92%					
Regular and IRA Certificate \$10,000 - \$24,999.99							
3 Month	0.20%	0.20%					
6 Month	0.40%	0.40%					
12 Month	0.70%	0.70%					
18 Month	0.80%	0.80%					
24 Month	1.00%	1.01%	\$10,000	\$10,000		Monthly	Monthly
30 Month	1.00%	1.01%					
36 Month	1.20%	1.21%					
42 Month	1.20%	1.21%					
48 Month	1.50%	1.51%					
54 Month	1.50%	1.51%					
60 Month	2.00%	2.02%					
Regular and IRA Certificate \$25,000 and above							
24 Month	1.10%	1.11%					
30 Month	1.10%	1.11%					
36 Month	1.30%	1.31%	\$25,000	\$25,000		Monthly	Monthly
42 Month	1.30%	1.31%					
48 Month	1.60%	1.61%					
54 Month	1.60%	1.61%					
60 Month	2.15%	2.17%					

See Truth in Savings Disclosure for further restrictions on all accounts.

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 as determined by the Credit Union. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage 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 assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

Kasasa Saver and Kasasa Cash Checking accounts are tiered rate accounts. If the account qualifications (as set forth below) for any monthly qualification cycle are not met, the non-qualifying rate will apply to the balance in the account for that cycle. If qualifications are met for a qualification cycle, the applicable qualifying rate will apply to the balance in the account for that cycle. For Kasasa accounts, the Dividend Rate specified 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 account) are shown for each tier.

The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by choosing to have Kasasa Saver linked to Kasasa Cash, you understand that the dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Saver each statement cycle and therefore do not remain in your Kasasa Cash account and do not compound. As a result, the actual dividend amount paid for Kasasa Cash may result in an APY that is less than the APY disclosed for that account. Kasasa Saver APYs may be less than the Kasasa Cash APYs.

a. Nature of Dividends.

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

b. 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.

2. 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 accounts, dividends are calculated using the Daily Balance method, in which dividends are calculated by applying a periodic rate to the balance in the account for each day.

3. 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. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

4. Account Limitations

For all accounts except checking accounts, no more than six preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed. For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open.

5. Certificate Account Features

a. Account Limitations.

After your account is opened, you may not make additional deposits to a Certificate account.

b. Maturity.

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

c. Early Withdrawal Penalty.

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

i. Amount of Penalty. The amount of the penalty depends on the term of the certificate. For certificate terms of one year or less, the penalty equals 90 days' dividends on the amount withdrawn. For certificate terms of more than one year, the penalty equals 180 days' dividends on the amount withdrawn.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of part or all of the dividends that have been earned. If the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

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 attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy.

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.

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.

6. Kasasa Account Features

There is a limit of one Kasasa account per member. No commercial accounts may participate in this program. The following features are unique to Kasasa accounts:

a. Account Qualifications.

In order to earn the Qualifying Rate for the dividend period specified in the schedule above and to qualify for additional benefits as described herein for a particular monthly qualification cycle, Kasasa Cash, Kasasa Cash Back and Kasasa Tunes accounts must satisfy the following requirements: 1) a minimum of 12 debit card purchas-

es post to your Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes account; 2) you receive monthly e-Statements for the account; and 3) You must access online banking at least once during the period. Please note that the transactions MUST actually post to your account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post). Kasasa Saver accounts must be linked to a Kasasa Cash or Cash Back checking account. If the linked checking account satisfies the qualification requirements for a monthly qualification cycle, the Kasasa Saver account will earn the qualifying rate for that cycle. Otherwise, the Kasasa Saver Account will earn the nonqualifying rate for that cycle. A monthly qualification cycle begins on the day before the first day of the statement cycle and ends on the day before the last day of the statement cycle.

b. ATM Fee Rebates.

For any Kasasa checking account, if you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM fees imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions. The maximum ATM fee rebate is \$20 for one qualification cycle. ATM fee rebates will be transferred to your Kasasa Saver account. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

c. Kasasa Cash Back Checking.

If the account qualifications are met for a Monthly Qualification cycle for the Kasasa Cash Back Checking Account, you will be refunded 2.5% of the amount of debit card purchases posted to your account during that cycle, up to a maximum of \$8.25 per month.

d. Kasasa Tunes Checking.

You will be refunded up to \$20 for iTunes®, Amazon.com®, or Google Play purchases that post to your account during the first 60 days after you open your account. In addition, each qualification cycle, you will earn up to \$10 in refunds of iTunes, Amazon.com, or Google. Play purchases if qualifications are met during the previous monthly qualification cycle. Purchases must be made with a debit card associated with your Kasasa Tunes account. Purchases must post to your account within 30 days after the end of the qualifying cycle in which refunds were earned or the refund credit for that cycle will be forfeited. Refunds will be credited to your account on the last day of the statement cycle in which refundable purchases were made. iTunes is a registered trademark of Apple, Inc. and Amazon.com is a registered trademark of Amazon Inc. Apple Inc. and Amazon Inc. are not participants in or sponsors of this program.

Fee Schedule-effective 6-1-2017

The following service charges may be assessed against member's accounts and the following transaction limitations, if any, apply. Refer to Member Rewards program for fee waiver information.

SERVICE	FEE
SAVINGS ACCOUNTS	
Account inactivity fee, per month (<i>No activity for 90 days, balance less than \$100.00 with single relationship</i>)	\$5.00
Dormant account fee per month, no activity for 12 months	\$5.00
CHECKING ACCOUNTS	
Auto transfer from savings to checking to cover NSF	\$10.00
Check printing	fee varies depending on the style ordered
Paper statement fee	\$3.00
Temporary checks, per page	\$2.00
ATM & DEBIT CARD	
ATM balance inquiries on regular savings or checking account, four per month no charge, additional inquiries per month.	\$1.00
ATM non-member transaction fee	\$2.00
Debit Card charge back fee	\$25.00
ATM cash withdrawals/deposits from/to regular savings or checking from a foreign machine; after the first four free withdrawals/deposits. (BlueOx CU owned ATMs are free)	\$1.00
Replace lost ATM/Debit card	\$5.00
OTHER SERVICES	
Account to Account/Person to Person (A2A/P2P) Transfer, each	\$2.50
Account activity print out, per page	\$1.00
Account balancing assistance, per hour	\$25.00
Account hold fee, per item (<i>Check, debit/ATM card, electronic funds transfer</i>)	\$25.00
Account reopening fee	\$25.00
Account research fee, per hour (<i>Minimum up front charge \$25.00, paid at time of request</i>)	\$25.00
Bulk/loose coin handling, member	3%
Bulk/loose coin handling, non-member	8%
Cashier's check: Withdrawal from savings and/or checking accounts payable to 2nd party or payable to member and/or second party under \$1,000.00, per check	\$5.00
Check, cashier's check, money order stop pays, each	\$25.00
Deposited items returned unpaid sent to collection, each	\$35.00
Deposited items returned unpaid, each	\$15.00

SERVICE	FEE
EFT stop payments, each	\$25.00
Escheatment fee, per item, per account	\$25.00
Fax, per page	\$2.00
ID Protect, per month	\$2.00
Inactive bill pay, per month	\$5.00
Incoming wire, each	\$5.00
International wire transfer, each.	\$30.00
Joint owner/beneficiary change (<i>Request in excess of 1 every 12 months</i>)	\$25.00
Late payment fee	A payment one month or more late will be charged up to 20% of interest due, but not less than \$0.25.
Levy/garnishment	\$75.00
Medallion signature guarantee, non-member	\$25.00
Member check cashing fee (<i>Over 18 years old, account balance less than \$100.00, no other financial services.</i>)	\$3.00
Money orders, each	\$1.50
Monthly checking account fee	\$3.00
Mortgage discharge fee	\$50.00
Non-member check cashing fee (<i>No relationship-does not apply to on us checks</i>)	\$10.00
Non-sufficient fund, ODP paid, non-returned each (<i>checking, point-of-sale, electronic funds transfer, ATM deposit</i>)	\$30.00
Non-sufficient funds items returned, each (<i>checking, point-of-sale, electronic funds transfer, ATM deposits</i>)	\$30.00
Notary, non-member	\$10.00
Outgoing wire transfer, each	\$15.00
Overdrawn account collection fee	\$35.00
Photocopy of check, cashier's check, money order, each	\$5.00
Photocopy, per page	\$1.00
Reloadable debit card/loading of funds by staff	\$5.00
Returned statement	\$5.00
Skip a Pay	\$30.00
Subordination fee	\$50.00