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RATE AND FEE SCHEDULE

Effective October 3, 2024

INTRODUCTION

This Consumer Account Fees and Information document, the "Rate and Fee Schedule," along with the following documents, collectively is your contract with the Credit Union and constitutes the "Agreement" that governs your account with Curis Financial Credit Union:

- The Deposit Account Agreement,
- Our interest rate sheet for interest-bearing accounts,
- Our privacy notice, and
- Any additional disclosures, amendments, or addenda we provide to you.

The terms herein are defined in the Deposit Account Agreement. Be sure to review the Deposit Account Agreement, including the "Glossary" section, for important defined terms used in this Schedule. We regularly update this Consumer Schedule, which is applicable to new and existing consumer deposit accounts. You can get a copy of the current Rate and Fee Schedule at www.curisfinancial.org, by requesting it from a Credit Union employee, or by phone.

CREDIT TO ACCOUNTS FOR MEMBER DEPOSITS AND BUSINESS DAY DISCLOSURE

The Credit Union's "daily cut-off time" is 5:00 p.m. or the close of business. For all deposits or transactions received after the time we close for business on a day we are open, received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open.

The Credit Union's business day is defined as Monday through Friday 8:30 AM to 5:00 PM, excluding Federal holidays.

The Credit Union's "daily cut-off time" for Wire Funds Transfers is 4:00 p.m., on a business day. Any request for a transfer after 4:00 p.m. will be sent on the next business day we are open.

Overview & Key Terms

This document helps you understand your account features and requirements, the fees that may apply, and how to minimize or avoid fees where possible. If you don't find your account type listed, check with a Credit Union Employee for information about your account, including fees and other important information.

What We Mean by Fee Period and Why it Matters

How we track and report your account activity, including what's provided in your periodic statements, doesn't always match a calendar month. Instead, we use a fee period to determine the monthly service fee and other monthly fees. A fee period can have 25 to 35 days. We calculate and post your monthly service fee, if any, on the last business day of your fee period. If your account allows you to avoid a monthly service fee, knowing your fee period end date will help you keep track of when you need to meet one of the requirements so that you might be able to avoid the fee.

You'll find the dates of your fee period in the Monthly service fee summary on your periodic statement. The fee period end date is the last day posted transactions and account changes apply to that fee period. If your fee period ends on the last calendar day of the month, only transactions posted through the last business day of the month will count towards the fee period.

Pending transactions displayed in online banking are not posted transactions. See "Determining the day your deposit is received by the Credit Union" in the "Availability of Funds Policy" section in the Deposit Account Agreement for more details on transaction posting. Unless otherwise specified, maintenance or service requests for your account (for instance, setting up an automatic transfer or linking accounts) made after the cutoff time or on a non-business day will be processed and made effective on the next business day.

Fees subject to the fee period We also use the fee period to count the number of posted transactions we allow before charging a fee. For example, if your account allows a certain number of no-charge ATM transactions each fee period, we'll only charge for ATM transactions after that number has been met within the fee period.

Your fee period can change We may, at our discretion, change your fee period without prior notification. For example, when accounts are brought together into a combined statement, we change the fee period to match the fee period of the first account listed on the statement. When accounts are delinked from a combined statement, we may change the fee period for the delinked accounts.

Fees

Any fee payable herein or per Deposit Account Agreement may be debited from any account on which you are an owner; and/or may be applied to any such account creating a negative balance if there are not sufficient funds to pay any fee(s).

Minimum Daily Balance

Minimum daily balance refers to the lowest ending daily balance recorded during the fee period after all transactions have gone through nightly processing.

State Laws & Jurisdiction / Venue

Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of South Carolina shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue. For the purposes of jurisdiction and venue as explained in the Membership Account Agreement and Disclosures, the Credit Union's principal office is located in Richland County in the State of South Carolina.

Consumer Account Rates

Description	Share Savings Account	Checking Account		IRA Savings Account	Club Accounts	HSA
DIVIDEND RATE	0.15%	\$2,500-\$4,999 \$5,000-\$9,999 \$10,000-\$24,999 \$25,000-\$99,999 \$100,000 +	0.05% 0.30% 0.35% 0.45% 0.45%	0.15%	0.15%	0.10%
ANNUAL PERCENTAGE YIELD ("APY")	0.15%	\$2,500-\$4,999 \$5,000-\$9,999 \$10,000-\$24,999 \$25,000-\$99,999 \$100,000 +	0.05% 0.30% 0.35% 0.45% 0.45%	0.15%	0.15%	0.10%
Dividends Compounded	Quarterly	Monthly		Quarterly	Quarterly	Quarterly
Dividends Credited	Quarterly	Monthly		Quarterly	Quarterly	Quarterly
Dividend Period	Quarterly	Monthly		Quarterly	Quarterly	Quarterly
Minimum Opening Deposit	\$5.00	N/A		\$5.00	N/A	N/A
Minimum Balance to earn APY set forth in this Schedule	\$100.00	\$2,500.00		\$100	N/A	\$100.00
Minimum Balance to Avoid Service Charge	None	None		None	None	None

Consumer Time Deposit Account Rates

Term Share Certificate Accounts*	Share Certificate Account		+25k & IRA Share Certificate Account		+50k Share Certificate Account	
Minimum Opening Deposit - Minimum Balance to Earn APY	\$500.00		\$25,000.00		\$50,000.00	
Dividends Compounded	Quarterly		Quarterly		Quarterly	
Dividends Credited	Quarterly		Quarterly		Quarterly	
Dividend Period	Quarterly		Quarterly		Quarterly	
TERM	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
3 Month	1.00%	1.00%	1.00%	1.00%	1.25%	1.26%
6 Month	4.20%	4.27%	4.25%	4.32%	4.25%	4.32%
12 Month	4.15%	4.21%	4.20%	4.26%	4.20%	4.26%
18 Month	4.05%	4.11%	4.10%	4.16%	4.10%	4.16%
24 Month	2.50%	2.52%	2.65%	2.67%	2.65%	2.67%
36 Month	2.45%	2.47%	2.50%	2.52%	2.50%	2.52%

*Withdrawals are not allowed to receive the Dividends Disclosed. Penalties may apply for early withdrawals)

Terms, Limitations and Other Important Account and Service Information

General Terms and Requirements:	
Daily Cash Withdrawal Limit:	\$15,000.00 per business day. Any amount equal to or larger than this is consider a Large Withdrawal.
Approved Check Printer(s) /Vendor(s):	Harland Check Printers, Inc.
Electronic Transactions – In addition to the terms in your Deposit Agreement, the following apply :	
On-Line Transaction Processing	Generally, it will take 2-5 days to process a transaction
On-Line (Home Banking)	Available Account Balance
Off-Line (Home Banking)	N/A
On-Line ATM Withdrawal Limit	\$705.00 Per 24 Hours
Off-Line ATM Withdrawal Limit	\$105.00 Per 24 Hours
On-Line Purchase (POS) Limit	\$3,005.00 Per 24 Hours
On-Line Purchase (POS) Limit	\$305.00 Per 24 Hours
Fees applicable to Electronic Banking Transactions:	
ATM (non PHCU ATMs) Transactions including inquires using the CO-OP or STAR (6 free per month thereafter, each transaction)	\$1.00 per inquiry, withdrawal, transfer
Replacement ATM card fee (per occurrence)	\$5.00
Contact Information & Opt-Outs:	
<p>For any of the below situations, contact Curis Financial Credit Union at 1-888-978-2101 OR Curis Financial Credit Union, Member Communications, PO Box 100167, Columbia, SC 29202:</p> <ul style="list-style-type: none"> • Reporting Fraud or Unauthorized Activity • To Report an Error on Your Accounts • Home Banking Inquiries • To Stop Payment on and Electronic Service / Pre-authorized Transfer • Opt-Out Election – Credit Union’s Privacy Policy • All Other Inquiries/Questions 	
Networks Available for Transactions And Special Information:	
<p>Networks Available for EFT Transactions – Curis Financial CU offers nearly 30,000 surcharge-free CO-OP ATMs when you use your PHCU Debit or ATM card at a CO-OP ATM.</p>	

Club Account Requirements

Club Accounts:	Account Requirements:	Distribution Methods:
Christmas Club	Withdrawal limitations apply (1) Early withdrawal fee of \$5.00 each	Automatic transfer to designated account in October
Back-to-School Club	Withdrawal limitations apply (1) Early withdrawal fee of \$5.00 each	Automatic transfer to designated account in October
Vacation Club	2 free withdrawals per year, then \$5.00 each	NO automated distribution

Overdraft Services

<p>Returned Items Third Parties or Other Financial Institutions May Impose Additional Charges for Returned Items</p>	<p>Non-Sufficient funds item fee (per occurrence, unpaid items that are turned by us)</p>	<p>\$25.00 per item</p>
<p>Overdraft Protection Transfer/Advance</p>	<p>From eligible savings accounts</p>	<p>\$2.00 per transfer</p>
	<p>From eligible line of credit account</p>	<p>\$2.00 per advance</p>
	<p>From eligible home equity line of credit account linked to your checking account</p>	<p>No Charge</p>
<p>Overdraft and Returned Item Fees</p>	<p>We may charge an overdraft fee for any item we pay into overdraft, and we may charge a returned item fee each time we return any item unpaid. We will not charge an overdraft fee on ATM and everyday (one-time) debit card transactions unless your account is enrolled in Overdraft Privilege Regulation E Service. Note: To learn more about overdrafts, see the "Available Balance, Posting Transactions, and Overdraft" section in the Deposit Account Agreement.</p>	
<p>Overdraft Protection Transfer/Advance Fees</p>	<p>The transfer/advance fee depends on the account type you have linked to your checking account for Overdraft Protection, if any. We will charge the transfer/advance fee to your checking account when we transfer/advance funds from your savings or line of credit account. Home equity lines of credit secured by residential real estate located in Connecticut, New York, and Texas are not eligible for linking to your checking account for Overdraft Protection. You will be charged per transfer fee or advance fee.</p> <p>Transfers from linked eligible consumer savings account If the available balance in your savings account can cover the overdraft (plus the Overdraft Protection Transfer Fee), we will transfer the exact amount needed including the fee. If the available balance in your savings account is less than the amount needed, we will transfer the available balance.</p> <p>Advances from linked eligible consumer credit account If the available credit in your eligible linked Credit Union line of credit, we will advance the exact amount needed including the fee. If the available credit in your line of credit is less than the amount needed, we will transfer the available credit. Interest charges may apply.</p>	

Fees and Charges Applicable to All Accounts

Returned Deposit Item Fee (per occurrence – to include repeat presentments) – unpaid items, excluding Online Bill Payment, that are returned by the institution upon which drawn Online Bill Payment Return Item (not issued by a third-party)	\$10.00	Courtesy Pay – Overdraft Privilege Fee (per occurrence – to include repeat presentments)	Item Amount is: Less than \$5.00 No Fee \$5.00 to \$14.99 \$15.00 \$15.00 to \$24.99 \$20.00 \$25.00 and over \$25.00
General Overdraft Fee – Non-Sufficient Funds-NSF (per occurrence – to include repeat presentments)	\$25.00	Overdraft Plan Transfer Fee (per transfer – Auto Transfer from Shares or LOC)	\$2.00
Check Copy Fee (per item)	\$2.00	Draft Copy Fee (per item)	\$2.00
Statement Copy Fee (per statement/printout)	\$3.00	Cashier Check Request Fee (per request)	\$3.00
Stop Payment Fee (per request)	\$25.00	Check Printing Fee Approved Vendor(s): Harland Clarke	Varies depending on style
Account Reconciliation Fee (per hour)	\$30.00	Research fee (per hour)	\$30.00
Domestic Wire Transfer Fee (per transfer) – incoming and outgoing	\$12.00	International Wire Transfer Fee (per transfer) – incoming and outgoing	\$30.00
New Membership Fee (one-time upon application/non-refundable)	\$5.00	Club Withdrawal Fee (per withdrawal)	\$5.00
Temporary/Counter Checks (8 checks)	\$5.00	Visa *Gift Card Fee (per card)	\$3.00
Excessive Savings Withdrawal Fee (per withdrawal in excess of 6 per month)	\$5.00	Non-member Cashier Check (on-us replacement fee)	\$10.00
Collection Item (non-US bank item)	\$35.00	ATM/Debit Card Replacement Fee	\$5.00
Address Verification	\$10.00	Automated Clearing Hours (ACH) Origination Telephone Request	\$10.00
Inactivity Fee (per month after 12 months without activity) Applies to any account that is deemed inactive per these terms. Applies to UGMA/UTMAs that are inactive after the minor reaches 18.	\$5.00	ATM (non PHCU ATMs) (per inquiry, withdrawal, or transfer request.	\$1.00 per item 1 st SIX free per month
Legal Process, Tax Levies, Garnishments, etc. Fee (per occurrence)	\$50.00	Termination Fee (below Par Share)	\$5.00

Fees stated apply unless a specific law requires a lesser amount, in which case the lesser amount shall apply.