

Consumer Rate and Fee Disclosures

Effective December 3, 2024



EastRise
CREDIT UNION

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This document sets forth current conditions, rates, fees, and charges applicable to Savings, Checking and Certificate accounts at EastRise Federal Credit Union ("Credit Union", "We") at this time. We may offer other rates and fees or amend the rates and fees contained in this schedule. Terms set forth on this document are part of the Member Service Agreement.

Account Type	Dividend Rate (%)	Annual Percentage Yield (APY) (%)	Minimum Opening Balance	Minimum Daily Balance to Earn APY	Minimum Daily Balance to Avoid Service Fee	Below Minimum Daily Balance Fee	Dividends Compounded & Credited
Savings (includes Fiduciary accounts)	.20%	.20%	\$5	None	None	None	Monthly
Green Money Market¹ (Includes Fiduciary Money Market)							
Tier 1: \$1,000.00 - \$49,999.99	1.80%	1.81%	\$1,000	\$1,000	None	None	Monthly
Tier 2: \$50,000.00 - \$99,999.99	2.18%	2.20%					
Tier 3: \$100,000.00 - \$249,999.99	2.47%	2.50%					
Tier 4: \$250,000.00 - \$499,999.99	2.86%	2.90%					
Tier 5: \$500,000.00 and above	2.86%	2.90%					
Individual Retirement Account (IRA) Savings	.20%	.20%	\$5	None	None	None	Monthly
Holiday Savings (Includes Fiduciary accounts)	.20%	.20%	\$5	\$5	None	None	Monthly
Basic Checking (Includes Fiduciary accounts)	None	None	\$25	N/A	None	None	N/A
No Dividend Checking (includes Fiduciary accounts)	None	None	\$25	N/A	None	None	N/A
Fuel Clearing Account	.10%	.10%	None	None	None	None	Monthly
Edge Pay Checking	None	None	\$25	N/A	None	None	N/A
Fixed Rate Certificate Promotions/Specials (includes Fiduciary accounts and IRA accounts)							
7 Month ²	4.03%	4.10%	\$500	\$500	None	None	Monthly
Fixed Rate Certificates (includes Fiduciary accounts)							
6 Month	2.96%	3.00%	\$500	\$500	None	None	Monthly
1 Year	3.45%	3.50%					
2 Year	3.45%	3.50%					
3 Year	3.45%	3.50%					
4 Year	3.45%	3.50%					
5 Year	3.45%	3.50%					
Variable Rate Certificates (includes Fiduciary accounts for Future Saver and Future Saver Plus certificates)							
18-Month Term (Coverdell Education and variable rate IRA certificates) ¹							
Tier 1: \$5.00 - \$24,999.99	4.00%	4.07%	\$5	\$5	None	None	Monthly
Tier 2: \$25,000.00 and Over	4.15%	4.23%					
Future Saver - 12 to 60 Month Terms	1.98%	2.00%	\$25	\$25	None	None	Monthly
Future Saver Plus ³ - 12 Month Term			\$25	None	None	None	Monthly
Tier 1: Up to \$5,000.00	3.93%	4.00%					
Tier 2: \$5,000.01 and Over	1.98%	4.00% to 2.01%					
Uniform Transfer to Minor Act - 12 Month Term	2.15%	2.17%	\$5	\$5	None	None	Monthly
Fixed Rate IRA Certificates							
6 Month	2.96%	3.00%	\$500	\$500	None	None	Monthly
1 Year	3.45%	3.50%					
2 Year	3.45%	3.50%					
3 Year	3.45%	3.50%					
4 Year	3.45%	3.50%					
5 Year	3.45%	3.50%					

¹ Green Money Market Accounts, Coverdell Education certificates, and variable rate IRA certificates are tiered rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account.

²The 7 Month certificate will be offered for a limited time and will renew to the 1 Year term at maturity.

³Future Saver Plus certificates are tiered rate accounts. For these accounts, the specified dividend rate for a tier will apply only to the portion of the account balance within that tier. The APYs, which vary depending on the balance in the account, are shown for each tier.

For all certificates: Rates and yields may change after account opening. Early withdrawal penalties may apply. Fees could reduce earnings.

Federally Insured by NCUA

Fee Schedule

Abandoned Property	\$25 per membership
Bill Pay Overnight Check Payment	\$14.95 per transaction
Bill Pay Same Day Electronic Payment	\$9.95 per transaction
Card Replacement – ATM or Debit (Standard)	\$5 per card; 1 free per account per year
Card Replacement – ATM or Debit (Expedited)	\$15 per card
Check Copy	\$3 each
Check Order	Varies by style
Edge Pay Checking	\$4.95 per month
Foreign Check Collection	\$35 each
Inactivity	\$5/month
(applies to checking account if no activity on checking account for 365 calendar days and end-of-month balance is less than \$500)	
International Transaction Fee	1% of transaction amount
(This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States)	
Non-EastRise Credit Union ATM ¹	4 free per month; then \$1.50 each
Non-sufficient Fund (NSF)/Overdraft ²	\$14 (paid or returned)
Applies to non-sufficient funds or overdraft items created by check, in-person and ATM withdrawal, or other electronic means. Maximum of two (2) paid or returned fees per day per account. Fee is waived if your account is overdrawn by \$10 or less.	
Official Check (Cashier's Check)	\$2 each (free if payable to self, or drawn from your Home Equity Line of Credit)
Overdraft Transfer (from another deposit account)	4 free per month; then \$3 each
Paper Statement (applies to Edge Pay checking account(s) not enrolled in eStatements)	\$3 each
Research	\$35 per hour
Returned Deposited Item	\$24 when returned deposited item was written off an account owned by you
Returned Mail (1 st Incident)	\$5 (future mailings suspended until address is corrected)
Statement Copy	\$5 per statement
Stop Payment (Check or ACH)	\$19 per item, or multiple items within a range
Temporary Checks	One free sheet per month; then \$2 per sheet (4 checks)
Wire Transfers (outgoing)	\$15 each – Domestic; \$30 each - International

¹You may use your ATM/debit card from us at any of our ATMs without incurring a fee. If you use an ATM not owned by us, the non-EastRise Credit Union ATM fee will apply as outlined above. Additionally, you may incur a surcharge fee from any institution for using their ATM. Transactions through the CO-OP Network are surcharge-free. The \$1.50 non-EastRise Credit Union ATM fee will be charged if applicable.

²The NSF/Overdraft fee is charged each time an item is presented for payment against insufficient available funds. Multiple presentations of the same item may result in multiple fees.