



RATE AND FEE SCHEDULE

Revised January 2022

This Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your regular share, club, share draft, and term share accounts at New Covenant Dominion Federal Credit Union (“**NCDFCU**,” “**we**,” “**us**,” or “**our**”). Recall that this schedule is incorporated as part of your Account Agreement with us.

Regular Share (Savings) Accounts

Dividend Rate as of Last Dividend Declaration Date	0.45%
Annual Percentage Yield (APY) as of Last Dividend Declaration Date	0.45%
Prospective Dividend Rate	0.50%
Prospective APY	0.50%
Dividends Compounded	Annually
Dividends Credited (No dividends will be paid on accounts closed before accrued dividends are credited.)	At close of a dividend period.
Dividend Period	Annually
Minimum Opening Deposit*	\$20.00
Minimum Balance*	\$10.00
Minimum Balance to Obtain APY*	\$100.00

Club (Savings) Accounts

Dividend Rate as of Last Dividend Declaration Date	0.50%
Annual Percentage Yield (APY) as of Last Dividend Declaration Date	0.50%
Prospective Dividend Rate	0.55%
Prospective APY	0.55%
Dividends Compounded	Annually
Dividends Credited (No dividends will be paid on accounts closed before accrued dividends are credited.)	At close of a dividend period.
Dividend Period	Annually
Minimum Opening Deposit*	\$40.00
Minimum Balance*	\$10.00
Minimum Balance to Obtain APY*	\$200.00

Share Draft (Checking) Accounts

Dividend Rate as of Last Dividend Declaration Date	Not applicable
Annual Percentage Yield (APY) as of Last Dividend Declaration Date	Not applicable
Prospective Dividend Rate	Not applicable
Prospective Annual Percentage Yield	Not applicable
Dividends Compounded	Not applicable
Dividends Credited (No dividends will be paid on accounts closed before accrued dividends are credited.)	Not applicable
Dividend Period	Not applicable
Minimum Opening Deposit*	\$20.00
Minimum Daily Balance*	\$100.00
Minimum Balance to Obtain APY*	Not applicable

Share Certificate (Term Share) Accounts

Dividend Rate as of Last Dividend Declaration Date	.50%
Annual Percentage Yield (APY) as of Last Dividend Declaration Date	.50%
Prospective Dividend Rate	.65%
Prospective Annual Percentage Yield	.65%
Dividends Compounded	Quarterly
Dividends Credited (No dividends will be paid on accounts closed before accrued dividends are credited.)	At close of a dividend period.
Dividend Period	Quarterly
Minimum Opening Deposit*	\$1,000.00
Minimum Balance*	None
Minimum Balance to Obtain APY*	\$1,000.00

*The minimum daily balance applies only to share draft accounts & is determined by the account's balance at the end of each business day; share draft accounts that fall below the minimum daily balance on any business day during the month are charged a maintenance fee on the last business day of the month. Minimum deposit and other minimum balance requirements differ from the requirement for NCDFCU members to maintain the par value of a share (\$10) to maintain member status. Purchasing a share at par value is not the same as opening a new account. There is a one-time joining fee. Refer to our Account Agreement and bylaws or speak to a Credit Union employee for further info.

Special Note for Share and Club Accounts: We reserve the right to require seven (7) days advance notice before permitting a withdrawal from all share and club accounts. Dividends are paid from current income and available earnings when declared by our board, after required transfers to reserves at the end of a dividend period. We do not guarantee that dividends will be paid to any accountholder at the end of any dividend period. Dividends begin to accrue on cash deposits on the day of the deposit and on non-cash deposits (e.g., checks and electronic transfers) on the business day on which we receive credit for the funds. To calculate dividends and determine the minimum balance to obtain APY, we add the balance

in the account for each day of the period and divide that figure by the number of days in the period (also known as the “average daily balance method”). Service fees may reduce earnings. Different dividend rules apply to term share accounts. We do not pay dividends on share draft accounts.

Special Conditions for Term Share Accounts:

Transaction limitations ; Dividends. After the account is opened, you may not make deposits into the account until the maturity date stated on the certificate. Dividends will be paid in the manner described in your certificate.

Maturity date. Your account will generally mature after one year. However, when the term share account is used to collateralize a loan, the term of the term share account must match the term of the loan.

Early withdrawal penalties. We may impose a penalty if you withdraw any of the funds before the maturity date. The penalty will equal three months' dividends on your deposit. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Renewal. Your term share account will automatically renew at maturity. You will have a grace period of 10 business days after it matures to withdraw the funds in the account without being charged an early withdrawal penalty.

Service Fees Applicable to All Accounts

One-Time Joining Fee	\$10.00 (Non-Refundable)
Share Draft Maintenance Fee (when minimum daily balance is not met)	\$3.50
Prepaid Card Fees (until March 2022 for applicable accounts)	Refer to prepaid card disclosures
ATM Fee (for withdrawals at our ATM and for deposits & withdrawals at ATMs that participate in the Shazam® or MoneyPass® Networks)	\$0 (Note: ATM operators may charge fees for balance inquiries. Surcharge fees apply at out-of-network ATMs).
Foreign Transaction Fee (for all international debit card transactions)	.2% per transaction
Outgoing Wire Transfer Fee – Domestic // International	\$30.00 per item // \$45.00 per item
Outgoing ACH Origination Fee	\$0.10 each, after 2 free ACHs per month
Overdraft Courtesy Pay Fee	\$25.00 per overdraft
Overdraft Protection Fee	\$5.00 per transfer
Deposited Items Returned Fee (when final settlement is not received)	\$25.00 per item
Insufficient Funds Fee (when overdraft coverage is not available)	\$25.00 per item
Gift checks & expedited delivery of bill payments, P2P transfers, and accountholder ACH transactions via Online Banking	Third-party fees; refer to on-screen instructions when placing order
Stop Payment Fee (for checks and eligible electronic funds transfers)	\$25.00 per item
Check Orders & Other Supplies	Supplier's price plus tax & shipping
Check Cashing Fee	\$2.00 per check
Cashier's Checks	\$3.00 per check
Rejected Check Fee (for improperly formatted checks)	\$2.00 per check
Check/Deposit Slip/Withdrawal Slip Photocopy Fee	\$2.00 per inquiry
Paper Statement Fee (does not apply to accountholders who are over 60 or who receive eStatements)	\$5.00 per statement
Statement Copies Fee (for statements older than 1 year)	\$5.00 per statement
Exploratory Credit Options Fee	\$8.00 per credit pull
Incorrect Address Fee	\$5.00 per returned statement
Dormant Account Fee (assessed after 1 year of inactivity)	\$7.00 per month

Interest Rates on Loan Products

Unsecured Loan	5 to 18%
Secured Loan	1% to 3%
Vehicle Loan	2.5% to 18%
Line of Credit (coming soon)	8% to 18%

Fees Applicable to Loan Products

Non-Refundable Personal Loan Application Fee	\$40.00
Non-Refundable Vehicle Loan Application Fee	\$75.00 + lien filing fee (varies by state)
Late Payment Fee	\$25.00 (for payment after 10 th day of the month)

* Interest rates depend on credit. Only members of NCDFCU are eligible to apply for and receive loans.