

# Our Rates & Service Prices



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Our Rates & Service Prices explains current terms, rates and service charges applicable to share savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA). Deposits are Federally Insured by NCUA.

## Rates for Share/Savings, Share Draft/Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded	Dividends Credited
10-4-2024						
<b>Checking (Share Draft)</b>	0.00%	0.00%	\$15	\$15	Daily	Monthly
<b>Relationship Dividend Checking (Share Draft)</b>			\$15	\$2,500.00	Daily	Monthly
\$0.00-\$2,499.99	0.00%	0.00%				
\$2,500.00-\$49,999.99	0.05%	0.05%				
\$50,000-\$99,999.99	0.05%	0.05%				
\$100,000.00 or more	0.10%	0.10%				
<b>Round Up Checking</b>	0.00%	0.00%	\$15	N/A	N/A	10% bonus on roundups
<b>Primary Share</b>	0.10%	0.10%	\$5	\$15	Daily	Monthly
<b>Share Preferred</b>			\$15	\$15	Daily	Monthly
\$15.00-\$2,499.99	0.10%	0.10%				
\$2,500.00-\$99,999.99	0.15%	0.15%				
\$100,000.00 and over	0.20%	0.20%				
<b>Holiday Club</b>	0.20%	0.20%	\$15	\$15	Daily	Monthly
<b>Advantage Money Market</b>			\$15	\$15	Daily	Monthly
\$15.00-\$2,499.99	0.25%	0.25%				
\$2,500.00-\$24,999.99	0.45%	0.45%				
\$25,000.00-\$49,999.99	0.75%	0.75%				
\$50,000.00-\$99,999.99	0.95%	0.95%				
\$100,000.00-\$199,999.99	0.95%	0.95%				
\$200,000.00 or more	0.95%	0.95%				
<b>Youth Club Certificates*</b>			\$100	\$100	Daily	Monthly
1 Year College Savings	3.92%	4.00%				
1 Year Youth Club	3.92%	4.00%				
<b>Term Share Certificate</b>			\$100	\$100	Daily	Monthly
6-Month	4.00%	4.08%				
9-Month	3.92%	4.00%				
12-Month	3.92%	4.00%				
18-Month	3.68%	3.75%				
24-Month	3.44%	3.50%				
36-Month	3.44%	3.50%				
48-Month	2.25%	2.28%				
60-Month	2.25%	2.28%				

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded	Dividends Credited
10-4-2024						
<b>Jumbo Term Share Certificate</b>						
6-Month Jumbo	4.00%	4.08%				
9-Month Jumbo	3.92%	4.00%				
12-Month Jumbo	3.92%	4.00%	\$100,000	\$100,000	Daily	Monthly
18-Month Jumbo	3.68%	3.75%				
24-Month Jumbo	3.44%	3.50%				
36-Month Jumbo	3.44%	3.50%				
<b>IRA Variable Share</b>	0.10%	0.10%	\$15	\$15	Daily	Monthly
<b>IRA Advantage Share</b>						
\$15.00-\$2,499.99	0.25%	0.25%				
\$2,500.00-\$24,999.99	0.45%	0.45%				
\$25,000.00-\$49,999.99	0.75%	0.75%	\$15	\$15	Daily	Monthly
\$50,000-\$99,999.99	0.95%	0.95%				
\$100,000.00-\$199,999.99	0.95%	0.95%				
\$200,000.00 or more	0.95%	0.95%				
<b>IRA Term Share Certificate</b>						
6-Month IRA CD	4.00%	4.08%				
9-Month IRA CD	3.92%	4.00%				
12-Month IRA CD	3.92%	4.00%				
18-Month IRA CD	3.68%	3.75%	\$100	\$100	Daily	Monthly
24-Month IRA CD	3.44%	3.50%				
36-Month IRA CD	3.44%	3.50%				
48-Month IRA CD	2.25%	2.28%				
60-Month IRA CD	2.25%	2.28%				
<b>Jumbo IRA Term Share Certificate</b>						
6-Month IRA CD	4.00%	4.08%				
9-Month IRA CD	3.92%	4.00%				
12-Month IRA CD	3.92%	4.00%				
18-Month IRA CD	3.68%	3.75%	\$100,000	\$100,000	Daily	Monthly
24-Month IRA CD	3.44%	3.50%				
36-Month IRA CD	3.44%	3.50%				
48-Month IRA CD	2.25%	2.28%				
60-Month IRA CD	2.25%	2.28%				
<b>Business Money Market</b>						
\$15.00-\$2,499.99	0.25%	0.25%				
\$2,500.00-\$24,999.99	0.45%	0.45%				
\$25,000.00-\$49,999.99	0.75%	0.75%	\$15	\$15	Daily	Monthly
\$50,000.00-\$99,999.99	0.95%	0.95%				
\$100,000.00-\$199,999.99	0.95%	0.95%				
\$200,000.00 or more	0.95%	0.95%				

\*Youth Club Certificates are available to Greylock Youth Club/FUSION members. Youth Club/FUSION members are between the ages of 0-22.

## Explanation of Rates & Service Prices

As explained in the MSA, Our Rates & Services Prices disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all, the Dividend Rate and Annual Percentage Yield may change periodically after the account is opened as determined by the Board of Directors. Savings accounts and the Relationship Dividend Bearing Checking account are Tiered Rate Accounts. For these accounts, the specified Dividend Rate 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 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 service charge or withdrawal of dividends will reduce earnings.

### 2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

### 3. Compounding and Crediting

Dividends will be compounded and credited as identified 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.

### 4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will be paid.

### 5. Balance Information

The minimum daily balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all savings, checking and club accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Account Limitations

For a Holiday Club account, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account may be terminated and we will pay you the full balance. A new Holiday Club account cannot be opened until the following October.

## 7. Certificate Account Features

### a. Account Limitations

Except for the Youth Club Certificate Accounts, after you start the account, you may not make additional deposits to a Certificate Account. For Youth Club Certificate Accounts you may make deposits of any amount throughout the term.

### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

### c. Early Withdrawal Penalty

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

**i. Amount of Penalty.** For certificate terms less than 12 months, the amount of the early withdrawal penalty is 3 months' dividends calculated on the amount withdrawn. For certificate terms of 12 months or more, the amount of the early withdrawal penalty is 6 months' dividends calculated on the amount withdrawn.

**ii. How the Penalty Works.** The penalty is calculated on the amount of early withdrawal; however, if the account balance falls below the minimum required balance, the account will be terminated and the penalty calculated on the entire balance. If earned dividends have previously been withdrawn, the penalty will be deducted from the principle balance.

**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 owner on an account 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 72 or becomes disabled and begins making required minimum distribution 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 seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

## 8. Round Up Account Features

### a. Debit Transaction Round-up

Debit card payment or point of sale transactions are "rounded" to the nearest dollar at the end of each business day. The difference between each point of sale transaction amount and the next \$1.00 will be calculated daily and cumulatively deposited to a Primary Share account. You must have a debit card, eStatements and maintain a minimum balance of \$5.00 to participate in the Debit Transaction Round-up.

### b. Round Up Match Dividends.

Round Up match dividends will be based on a percentage of the total dollar amount "rounded" and transferred to the associated savings account, and will be credited to the savings account monthly. The current match percentage is 10% and is subject to change at any time. For example, the beginning date of the first dividend or match period of the calendar year is January 1, and the ending date of such dividend/match period is January 31. The maximum annual match dividend for each calendar year is \$150.00. The calendar year will end on December 31 each year.

## Our Service Prices

Account Activity Printout.....	\$3.00
Account Research (per hour) .....	\$30.00
Account to Account Transfers	
Outgoing.....	Free
Incoming.....	Free
ATM/Debit Card Replacement (1st replacement free).....	\$5.00
ATM Withdrawal for Non-Member/Foreign Card used at a Greylock owned terminal.....	\$3.25
Bill Pay	
Standard Payment.....	Free
Overnight Check.....	\$14.00
Same Day.....	\$11.00
BillMatrix Convenience Charge (per payment) .....	\$3.95
Bond Coupon Collection Charge (per envelope).....	\$10.00
Business ACH Service .....	\$35.00/month
Cashier's Check	
Issued to member .....	\$2.00
Issued to third party .....	\$3.00
Check Printing.....	depends on style of your check order
Copy of Check .....	\$3.00
Dormant Account Processing at Closing .....	\$40.00
Foreign Check Collection .....	\$25.00
Foreign Currency Shipping & Handling .....	\$14.00
Greylock VISA Gift Card.....	\$3.50
Inactive Membership .....	\$10.00
<i>(annually, after one year of inactivity)</i>	
International Transaction Fee.....	up to 1%
<i>This fee applies to any debit card or credit 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.</i>	
Legal Research/Processing	
Account research (per hour) .....	\$30.00
Copy of check.....	\$3.00
Statement copy.....	\$5.00 each
Levy Processing.....	\$50.00
Money Orders (per check).....	\$2.00
Negative Checking Account Balance (Business Accounts Only)	
Negative balance of \$1,000 to \$10,000 .....	\$2.00 daily
Negative balance of \$10,001 to \$20,000 .....	\$5.00 daily
Negative balance of \$20,001 to \$30,000 .....	\$8.00 daily
Negative balance of \$30,001 and above .....	\$10.00 daily
Night Deposit Bags (disposable plastic) .....	\$20.00 per hundred
Notary Services (Members).....	Free
Notary Services (Non-Members).....	\$2.00
Online Banking External Account Transfer	
Outgoing.....	Free
Incoming.....	Free

### Overdraft Service Prices

**For Paid or Returned Item(s) - per presentment (i.e. more than one charge may be assessed for the same item as a result of a returned item and re-presentment of the item)**

Courtesy Pay .....	\$15.00
Insufficient Funds.....	\$15.00
Uncollected Funds .....	\$15.00
(Limit of 4 per day per account)	
Overdraft Transfer from Savings.....	\$5.00
(Limit of 1 per day)	
Relationship Checking Maintenance Charge* .....	\$10.00
*Min. daily balance requirement to waive .....	\$2,500
*Min. daily combined balance requirement in Share Savings/Money Market/CDs/IRAs to waive .....	\$10,000
Returned Mail.....	\$5.00
Signature STAMP Guarantee (For Members Only).....	\$10.00
Statement Copy.....	\$5.00 each
Stop Payment (per item)	
Check or ACH withdrawal - item less than \$30.00.....	\$5.00
Check or ACH withdrawal - item \$30.00 or greater....	\$30.00
Telephone Payment Processing (Operator Assisted).....	\$7.50
Transaction Copy .....	\$10.00
Wire Transfers	
Domestic Outgoing .....	\$25.00
Foreign Outgoing.....	\$50.00
Incoming Wires Domestic and Foreign.....	\$7.50

### CREDIT CARD CHARGES

Account Research .....	\$30.00/hour, minimum 1 hour
Balance Transfer .....	3% of the Transfer Amount or \$5 minimum, whichever is greater.
Card Replacement .....	Free
Card Replacement (Emergency/Rush Delivery).....	\$35.00
Cash Advance .....	2% of the Advance Amount minimum \$10, maximum \$25.
International Transaction Fee.....	up to 1%
<i>This fee applies to any debit card or credit 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.</i>	
Late Payment .....	up to \$27.00
Pay-by-Phone.....	\$5.00
Returned Payment or Convenience Check .....	up to \$27.00 or the amount of the required minimum payment, whichever is less.
Statement Copy.....	\$5.00 per document