

8. Renewal Policy. Your accounts are automatically renewable accounts. Your account will automatically renew for another term on maturity. There is no grace period after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty.

9. 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.



HAZEL DELL
7403 N.E. Hazel Dell Ave.

BATTLE GROUND
121 N.W. 20th Ave.

FISHER'S LANDING
16211 S.E. 12th St.

LOBBY HOURS
Monday – Friday
9:00 a.m. – 5:30 p.m.

DRIVE-UP HOURS
Monday – Thursday
9:00 a.m. – 5:30 p.m.

Friday
9:00 a.m. – 6:00 p.m.

VANCOUVER WATERFRONT
701 W. Columbia Way

RIDGEFIELD
109 S. 65th Ave., Ste. 102

LOBBY HOURS
Monday – Thursday
9:00 a.m. – 5:30 p.m.

Friday
9:00 a.m. – 6:00 p.m.

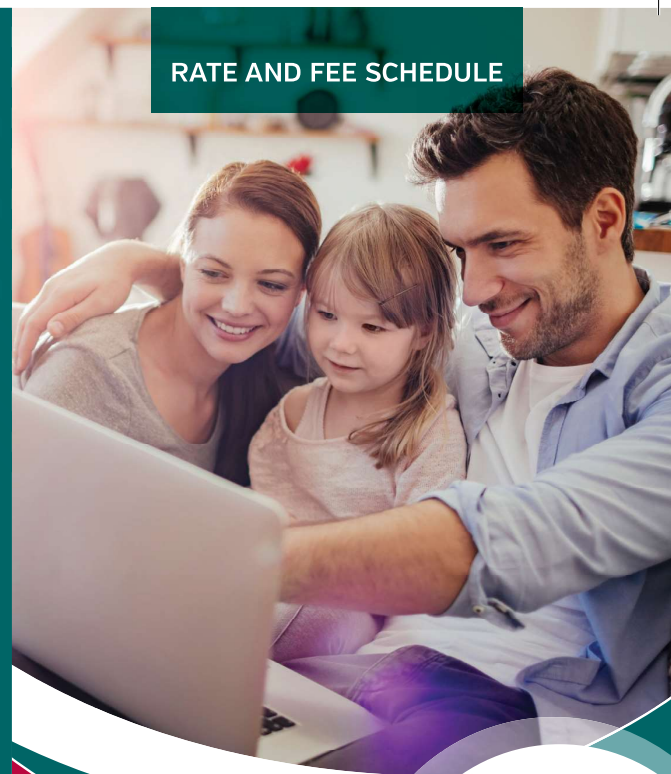


360-695-5121
800-252-6525
FAX 360-695-3377
www.peoplescu.org

Federally Insured by NCUA

Last Revised 03/22

RATE AND FEE SCHEDULE



Certificate ACCOUNTS



RATE AND FEE SCHEDULE

IRA and Regular Certificate Accounts

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Certificate Accounts at People's Community Federal 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 Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Effective Date: January 17, 2022



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

*The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity.



Term	Dividend Rate	Annual Percentage Yield (APY)*	Minimum Opening Balance	Dividends Compounded and Credited
3 months	0.40%	0.40%	\$500	Monthly
6 months	0.70%	0.70%	\$500	Monthly
12 months	1.24%	1.25%	\$500	Monthly
18 months	1.49%	1.50%	\$500	Monthly
24 months	1.74%	1.75%	\$500	Monthly
36 months	1.74%	1.75%	\$500	Monthly
60 months	1.59%	1.60%	\$500	Monthly

TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all accounts:

- 1. Rate Information.** The Dividend Rates and Annual Percentage Yields on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the Account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
- 2. Compounding and Crediting.** Dividends will be compounded and credited as set forth above, unless you elect to have dividends transferred to another account of yours.
- 3. Balance Information.** The minimum balance required to open each account is set forth above. Dividends are calculated by the average daily balance method. The average daily balance is

determined by adding the full amount of principal in the account each day of the month and dividing that figure by the number of days in the month.

- 4. Accrual of Dividends.** Dividends begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on the business day you deposit noncash items (i.e., checks) to your account.
- 5. Transaction Limitations.** After your account is opened, you may not make additional deposits to your account. You may not withdraw accrued, uncredited dividends. Withdrawals of principal are subject to penalty.
- 6. Maturity.** Your account will mature within the term or maturity date set forth above or in a Renewal Notice.
- 7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal before the maturity date.
 - a. Amount of Penalty.** The amount of the early withdrawal penalty is 90 days' dividends.

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been earned on the account. It applies whether or not the dividends have been accrued or paid on the account.

c. 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 when the owner attains age 72 or becomes disabled.