

Business/Consumer Rate and Fee Schedule

Effective Date: January 27, 2025

This Rate and Fee Schedule sets forth current conditions, rates, fees, and charges applicable to your deposit accounts at Harborstone Credit Union. The credit union may offer other rates or amend the rates 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 also part of the Harborstone Credit Union Membership and Account Agreement.

Certificate Special				
	Dividend Rate	Annual Percentage Yield	Minimum Opening and Monthly Balance	Annual Fee
Consumer Certificate Special with PNW Premier Checking Account*				
11-Month	4.07%	4.15%	\$5,000	\$0
Consumer Certificate Special without PNW Premier Checking Account*				
11-Month	3.83%	3.90%	\$5,000	\$0
Business Certificate Special with Checking Account*				
11-Month	4.07%	4.15%	\$5,000	\$0
Business Certificate Special without Checking Account*				
11-Month	3.83%	3.90%	\$5,000	\$0
Traditional IRA Certificate Special with PNW Premier Checking Account*				
11-Month	4.07%	4.15%	\$100	\$8
Traditional IRA Certificate Special without PNW Premier Checking Account*				
11-Month	3.83%	3.90%	\$100	\$8
Roth IRA Certificate Special with PNW Premier Checking Account*				
11-Month	4.07%	4.15%	\$100	\$8
Roth IRA Certificate Special without PNW Premier Checking Account*				
11-Month	3.83%	3.90%	\$100	\$8

*This offer is for new money only. New money is defined as money not currently on deposit with Harborstone Credit Union. Upper limits apply. This offer may be terminated at any time without notice.

Individual Retirement Account and Certificate Account Fees	
Fee Type	Fee Amount and Details
Early Withdrawal Fee	<p>Amount of penalty is 90 days of dividends for any withdrawal prior to maturity. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.</p> <p><i>Exceptions.</i> At our option, we may pay the account before maturity without imposing an early-withdrawal penalty under the following circumstances:</p> <ul style="list-style-type: none"> • When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction. • In the event Harborstone Credit Union calls all certificates for cashing. • When a member turns 73 and is required to begin mandatory withdrawals (IRAs only).
Renewal Policy	The renewal policy for your account will be set forth on the certificate account receipt. For a renewal account, you have a grace period of 10 days after maturity to withdraw funds in the account without being charged an early-withdrawal penalty. If this account will not automatically renew, dividends will not be paid after maturity and the entire deposit will be transferred to your checking or savings account.
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 Harborstone Credit Union.
IRA Account Closure/Transfer Fee	\$14

Truth In Savings Disclosure

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

- Rate Information.** The dividend rates and annual percentage yields on your accounts are set forth above. For dividend-bearing accounts, the dividend rate and annual percentage yield may change monthly, with the exception of money market accounts, as determined by Harborstone Credit Union's Asset Liability Committee (ALCO). Fees may reduce earnings.

For money market accounts, the dividend rate and annual percentage yield are variable and may change weekly as determined by Harborstone Credit Union's ALCO. The money market account is a tiered-rate account. Once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance in your account. To the extent money market principal is withdrawn, earnings will be reduced.

For fixed-rate certificate and IRA certificate accounts, the dividend rate and annual percentage yield will be in effect for the term of the account. The certificate dividend rate and annual percentage yield are based on an assumption that dividends will remain on deposit until maturity. To the extent certificate dividends are not compounded, earnings will be reduced. For flex certificates, you may elect to adjust your dividend rate once during the term of the account to a new fixed rate based on the rate currently offered for the account. The annual percentage yield will be shown on your certificate account receipt.
- Nature of Dividends.** Dividends are paid from the current income and available earnings after required transfers to reserves at the end of a dividend period. The dividend rate and annual percentage yield set forth above, which the credit union anticipates paying for the applicable dividend period, are accurate as of the effective date. Dividends are paid on the full account balance for savings, checking, and certificate accounts.
- Compounding and Crediting.** Dividends will be compounded and credited monthly (and at maturity as applicable) per statement cycle as set forth above. The dividend period for all dividend-bearing accounts is monthly, beginning on the first calendar day of each month and ending on the last calendar day of each month (and at maturity where applicable).
- Accrual of Dividends.** Dividends will begin to accrue on noncash deposits (e.g., checks) within two business days of deposit but no later than the day we receive provisional credit. If you close your account before accrued dividends are credited, accrued dividends will not be paid, with the exception of certificates. If you close your certificate before accrued dividends are credited, dividends will be paid through the closure date, less an early-withdrawal penalty.

5. **Balance Information.** The minimum balance required to open each account is set forth above. Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in the period. Money market account minimum balance of \$1,000 must be maintained to obtain the stated annual percentage yield and avoid a monthly service fee.
6. **Account Limitations and Requirements.** The account limitations for each account are set forth above or specified in further detail below.
- Only one PNW Premier checking account is allowed per Social Security number.
- For Holiday Savings, you may withdraw funds in the first seven days of account opening without penalty. After that, withdrawals are restricted as disclosed. Paper checks are not permitted for the Unlimited Potential Checking account.
- PNW Premier checking requirements to earn rewards are:
- Making 12 debit or point-of-sale transactions of \$3 or more per month (transactions must post before the month ends)
 - Having one direct deposit or automatic ACH withdrawal per month
 - Signing in to online banking once per month
- PNW Premier checking account or Business checking account must remain open for 90+ days in order to qualify for higher certificate APY rate.
- If you select a certificate distribution of dividends to your money market, checking, or savings accounts as indicated on your certificate account receipt, your certificate dividends will not compound to the certificate. The annual percentage yield will be shown on your certificate account receipt. For a flex certificate, once your account is opened, you may add funds in a minimum amount of \$500 one time per term. Total add-on deposits may not exceed \$25,000 within the term of the certificate. For all other certificates, once your account is opened, you may not add funds to your account.
- For accumulator IRA certificates, once your account is opened, you may add funds in minimum amounts of \$50 no more than 26 times per year.
- Closure of a Harborstone deposit account before accrued dividends are credited will result in forfeiture of that month's dividends, except for certificate accounts. For certificate accounts, if you close your account before accrued dividends are credited, dividends will be paid through the closure date, less an early-withdrawal penalty.
7. **Maturity Period.** Your certificate account will mature within the term set forth above or maturity date set forth on your certificate account receipt or renewal notice.
8. **ATM Surcharge Fee Rebates.** PNW Premier checking members who meet the monthly requirements for PNW Premier rewards will receive rebated ATM surcharge fees up to \$10 monthly.