



KASASA® CASH & KASASA® SAVER TRUTH-IN-SAVINGS

	Your Kasasa Cash Account				Your Kasasa Saver Account			
	With an average daily balance of:	What you get:			With an average daily balance of:	What you get:		
		Dividend Rate	APY**	ATM Fee Refunds***		Dividend Rate	APY**	ATM Fee Refunds***
If qualifications are not met*	All balances	0.05%	0.05%	None	All balances	0.05%	0.05%	None
If qualifications are met* (with your Kasasa Cash account) ✓ Have at least 12 point-of-sale transactions post and clear ✓ Receive and review your monthly statement electronically ✓ Have at least 1 ACH transaction or 1 direct deposit post and clear ✓ Access Home Banking at least once	Portion up to \$10,000	1.49%	1.50%	Up to \$25	Portion up to \$15,000	0.750%	0.75%	None
	Portion over \$10,000	0.15%	0.15%		Portion over \$15,000	0.15%	0.15%	None
Your rewards					All rewards from Kasasa Cash are transferred into Kasasa Saver after your monthly qualification cycle.			



No monthly maintenance fee and no minimum balance requirement to earn rewards. Available on personal accounts, used for personal, family or household purposes only. Limit one Kasasa checking account per prime member and per primary account. When the Kasasa Cash qualifications are met, the interest rate on your account and corresponding annual percentage yield will be tiered. If your average daily balance in your Kasasa Cash account is \$10,000.00 or less, the interest rate paid on the entire balance will be 1.49% with an annual percentage yield of 1.50%. An interest rate of 0.15% with an annual percentage yield of 0.15% will be paid only for that portion of your average daily balance that is greater than \$10,000.00. If your average daily balance in your Kasasa Saver account is \$15,000.00 or less, the interest rate paid on the entire balance will be 0.750% with an annual percentage yield of 0.75%. An interest rate of 0.15% with an annual percentage yield of 0.15% will be paid only for that portion of your average daily balance that is greater than \$15,000.00. The annual percentage yield for these tiers will range from 1.50% to 0.27% for Kasasa Cash and from 0.75% to 0.23% for Kasasa Saver, depending on the balance in the account.

**Your qualifications must be met during the qualification cycle. Transactions may take one or more business days to post and clear to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying Direct Deposit or Automatic Payment.*

*** The Annual Percentage Yield (APY) is in effect as of June 1, 2020. Rates may change without notice after account is opened and will be determined by UCU's Board of Directors. Fees may reduce earnings. Please see UCU's Fee Schedule for more information.*

**** We make our best effort to identify those domestic ATM fees eligible for reimbursement, based on information we receive from card networks and ATM operators. In the event that you have not received a reimbursement for a fee that you believe is eligible, please call a UCU Representative for assistance. Domestic ATM Fees of \$4.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. The collective total of all ATM fees that will be reimbursed for a qualification cycle will not exceed the \$25.00 limit established for each qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. Note: ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.*

DIVIDEND CALCULATION, COMPOUNDING AND CREDITING:

- We use the average daily balance method to calculate the dividends on your account. This method applies a periodic rate to the average daily balance in the account for the earnings period and is calculated by adding the principal in the account for each day of the earnings period and dividing that figure by the number of days in the earnings period.
- The Annual Percentage Yield (APY) disclosed on the Kasasa Cash account assumes that dividends earned in Kasasa Cash compound. However, by choosing to have Kasasa Saver linked to Kasasa Cash, you understand that the dividends earned in your Kasasa Cash account are automatically transferred into your Kasasa Saver account at the end of the statement cycle and therefore do not remain in your Kasasa Cash account and do not compound. Additionally, you understand that the dividend amount earned in the Kasasa Saver account may be less than the dividend amount earned in the Kasasa Cash account.
- Dividends are credited on the first business day of the following earnings period.
- Accrual of dividends on non-cash deposits - Dividends begin to accrue on the first business day after the banking day you deposit non-cash items (for example, checks).
- If you close your account before dividends are credited, you will forfeit the dividends.

ADDITIONAL KASASA SAVER RESTRICTIONS:

The number of withdrawals or transfers from Kasasa Saver that you make in-person, by mail or at an ATM are unlimited. During your statement cycle, you may also make up to six transfers or payments in the aggregate, via pre-authorized withdrawals, telephone banking service, automatic transfers or at point of sale terminals using your ATM or debit card.

QUALIFICATION CYCLE:

“Qualification cycle” means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the last business day of the month. Mondays through Saturdays are considered business days as it relates to processing and UCU is generally closed for business on all Federal Holidays. See Membership Agreement for details and additional disclosures. Please refer to the Qualification Cycle Calendar below for guidance.

2020 Qualification Cycle Calendar			
January: Dec. 31 – Jan. 30	February: Jan. 31 – Feb. 28	March: Feb. 29 – Mar. 30	April: Mar. 31 – Apr. 29
May: Apr. 30 – May 30	June: May 31 – Jun. 29	July: Jun. 30 – Jul. 30	August: Jul. 31 – Aug. 30
September: Aug. 31 – Sep. 29	October: Sep. 30 – Oct. 30	November: Oct. 31 – Nov. 29	December: Nov. 30 – Dec. 30

The initial Qualification cycle begins on the day a **Kasasa Cash** checking account is opened or converted from an existing checking account. All new **Kasasa Cash** account holders will receive the benefit of the high rate through the end of that month.

Member Signature _____ Date _____ Initial _____
 (Initial stating you received and understand all appropriate disclosures)

Printed Name _____ Account Number _____

Joint Member Signature _____ Date _____ Initial _____
 (Initial stating you received and understand all appropriate disclosures)

Printed Name _____ Account Number _____

UCU ACCOUNT SERVICES FEES & INFORMATION
Effective February 15, 2020

SAVINGS ACCOUNT FEES	
Early Closure Fee (less than 6 months)	\$5.00
Dormant Account Fee ¹	\$5.00 per month
CHECKING ACCOUNT FEES²	
Electronic Services (eAlerts, eStatements, mobile banking & home banking)	FREE
Bill Payer	FREE
Check deposits over 500 monthly	\$0.50 per item
Check Copy	\$3.00
Check Imaging (online copy of check)	FREE
Check Printing	Prices vary with quantity and design
Check Printing (Achievement Accounts)	One free box per 12 months
Non-Sufficient Funds - Overdrawn	\$30.00 per item
Automatic Transfer to clear from shares - Transfer	\$5.00 per item
Overdraft Privilege – OD Privilege	\$30.00 per item
AUTOMATED CLEARING HOUSE (ACH) FEES	
Non-Sufficient Funds - Overdrawn	\$30.00 per item
ELECTRONIC FUNDS TRANSFER FEES	
ATM Transactions	- FREE unlimited at all UCU and SurF Alliance Network ATMs - All other ATMs, four (4) free withdrawals per month and \$2.00 per transaction thereafter
Non-Sufficient Funds - Overdrawn	\$30.00 per item
ATM/Visa® Check Card Replacement	\$8.00 per card
Credit Card replacement	\$10.00 per card
OTHER SERVICE FEES	
Account Reconciliation and Research	\$35.00 per hour
Account History	\$3.00
Account Transfer by Phone	\$2.00
Copy of Statement	\$3.00
Returned Statement and Notices due to incorrect address	\$5.00
Returned eStatement due to incorrect email address	\$5.00
Non-member check cashing fee	\$5.00
Photo Copy Service	\$.50 per page (free for Achievement Accounts)
Fax Transmittal	\$1.00 per page
Abandoned Property Processing Fee	\$30.00
Loan Payment with a Credit Card over the phone or in lobby	3% of payment amount
Foreign Check Handling Fee (excluding Canadian)	\$15.00
Gift Cards	\$3.50
IRA Closure Fee	\$25.00
Legal Processing Fee for summons, levies and writs	\$50.00
Letter of Verification (first verification fee)	\$5.00
Money Orders	\$3.00
Corporate Checks	\$5.00
Outstanding Corporate Check Fee (6 months+)	\$30.00
Return Check Cashed or Deposited ³	\$15.00
Loan Payment Book Fee	\$10.00
Stop Payment	\$15.00
Account to Account Transfer (External requests through PFM)	\$2.00
Incoming Wire	\$10.00
Wire Transfer Domestic	\$20.00
Wire Transfer Foreign	\$40.00
BUSINESS ACCOUNT FEES	
Business Checks	Price Varies
Merchant Card Processing	Costs Vary Per Business Member
Electronic Services (eAlerts, eStatements, mobile banking & home banking)	FREE

¹Dormant account is an account with no activity for a period of one (1) year. The fee will be assessed in the following order: Club Accounts, Draft Accounts, Prime Share Accounts. Dormant accounts with a \$0 balance will be closed. ² UCU reserves the right to close any checking account after an excess of three (3) returned checks. Checking accounts with no activity for six (6) months will be closed and the balance will be transferred to the member's savings account. ³When you deposit or cash a check that is not paid by the financial institution on which it is drawn.

COMPLAINT RESOLUTION PROCEDURE

If you have a dispute with UCU regarding your account(s), you may contact UCU's complaint representative or department and attempt to resolve the problem directly with UCU. If UCU fails to resolve the problem, write a letter detailing the problem and the resolution you are seeking to: Consumer Outreach Program, Maine Bureau of Financial Institutions, State House Station 36, Augusta, ME 04333-0036
To file a complaint electronically, you may contact The Bureau of Financial Institutions at the following Internet address: www.maine.gov/pfr/financialinstitutions/complaint.htm. The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and will investigate your claim or refer it to the appropriate federal supervisory agency. The Bureau will tell you which agency is handling your complaint. You will be informed of the results of any Bureau of Financial Institutions investigation. **If you have any questions, please contact a UCU Representative at (800) 696-8628.**