Our Rates & Service Charges

ONE FEDERAL CREDIT UNION
300 Arch Street
Meadville, PA 16335
PH: 814-336-2794
TF: 888-299-7351
www.onefcu.com

"Our Rates & Service Charges" explains current terms, rates and service charges applicable to the share savings, share draft checking and share 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).

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

Effective Date July 01, 2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Minimum Balance to Avoid Charge	Dividends Compounded and Credited	Dividend Period
Regular Share	0.05%	0.050%	$5	$5		Monthly	Monthly
Christmas Club	0.05%	0.050%				Monthly	Monthly
High Yield Holiday	3.99%	4.064%				Monthly	Monthly
High Yield Summer	3.99%	4.064%				Monthly	Monthly
Vacation Club	0.05%	0.050%				Monthly	Monthly
Round Up Reward	4.89%	5.001%				Monthly	Monthly
Graduation Growth Fund	3.99%	4.064%				Monthly	Monthly
IRA Share	0.25%	0.250%				Monthly	Monthly
Sub Share	0.05%	0.050%				Monthly	Monthly
Escrow	0.05%	0.050%				Monthly	Monthly
Money Market							
$1,000.00 to $19,999.99	0.10%	0.100%					
$20,000.00 to $49,999.99	0.15%	0.150%	$1,000	$1,000	$1,000	Monthly	Monthly
$50,000.00 to $99,999.99	0.25%	0.250%					
$100,000.00 to $499,999.99	0.30%	0.300%					
$500,000.00 or more	0.35%	0.351%					
Share Draft Checking						Monthly	Monthly
Share Certificate							
3 month	3.95%	3.950%				Term End	Term End
6 month	3.95%	3.950%				Term End	Term End
9 month	3.95%	3.950%				Term End	Term End
12 month	3.80%	3.800%	$250	$250		Term End	Term End
13 month	3.85%	3.919%				Monthly	Monthly
18 month	3.50%	3.546%				Quarterly	Quarterly
24 month	3.50%	3.546%				Quarterly	Quarterly
36 month	3.50%	3.546%				Quarterly	Quarterly
Business Share Draft Checking						Monthly	Monthly
Business Share	0.05%	0.050%				Monthly	Monthly
Business POS	0.10%	0.100%				Monthly	Monthly

© 2021 All Goals Solutions & Farleigh Wada Witt. All rights reserved. *Reproduction prohibited without written permission from All Goals Solutions.*

Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges 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 are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Money Market accounts are Tiered Rate Accounts. The Dividend Rate for a particular tier will apply to the entire account balance if the account balance is within the balance range for that 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 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 not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by using the Average Daily Balance method, which applies a periodic rate to the balance in the account each period. The Average Daily Balance is computed by adding together the ending principal balance in the account for each day of the period, and dividing the total by the number of days in the period.

6. Account Limitations

For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account with us on or after October 20 and the account will remain open. For a High Yield Holiday account, the entire balance will be paid by transfer to your Regular Share account on or after November 1st, and the account will remain open. If there are any withdrawals before this date, there will be an Early Withdrawal Penalty of $25 for each withdrawal. For a High Yield Summer Savings account, the entire balance will be paid by transfer to your Regular Share account on or after June 1st, and the account will remain open. If there are withdrawals before this date, there will be an early withdrawal penalty of $25 for each withdrawal. For a Round Up Reward account, you must first have a Share Draft Checking account and a debit card. Once you have elected this program, all debit card transactions will be rounded up to the next whole dollar. The difference will get credited to the Round Up Reward account. If the transaction is for an even dollar, $1.00 will be credited from the share draft checking into the Round Up Reward account. No other funds can be deposited into the Round Up Reward account. For a Graduation Growth Fund account, the amount may only be withdrawn on May 31 of the year of the student's anticipated graduation date. If the amount is withdrawn before that date, there will be an Early Withdrawal Penalty of $50 for each withdrawal. 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 dividends have already been paid, the penalty will be deducted from the principal.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

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. The amount of the early withdrawal penalty depends on the term of the certificate account. The penalty is 30 days dividends calculated on the amount withdrawn for terms up to 6 months, 45 days dividends calculated on the amount withdrawn for terms up to 9 months, 60 days dividends calculated on the amount withdrawn for terms up to 12 months, and 120 days dividends calculated on the amount withdrawn for terms up to 36 months.

ii. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned at the nominal dividend rate 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 dividends have already been paid, the penalty will be deducted from the principal.

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 account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy

Certificate accounts do not renew automatically at maturity. If you do not renew the certificate account, it will no longer earn dividends after the maturity date.

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.

© 2021 All Goals Solutions & Farleigh Wada Witt. All rights reserved. *Reproduction prohibited without written permission from All Goals Solutions.*

Our Service Charges

Membership

Membership Share (par value) ..... $ 5.00

Bad Address (per month) ..... $ 2.00

Dormant / Inactive (per month, after 12 months with no activity) ..... $ 3.00

Escheat $25.00

Share Account Below Par (6 months or more) $5.00

Share Draft Account

Monthly Service Charge ..... FREE

Electronic Bill Pay Monthly Charge ..... FREE

Overdraft Transfer (per item) $10.00

Check Copy $3.00

Stop Payment (personal draft only) ..... FREE

Stop Payment (sequential block of personal draft items) . FREE

Stop Payment (Corporate Drafts) $15.00

Draft Printing (prices vary upon style) .....

Item Returned for NSF (debit, draft or ACH)* $35.00

Courtesy Pay (debit, draft or ACH) $35.00

Ongoing Negativity (per day, after 5 business days negative up to a maximum of $100)..... $ 5.00

Money Market Account (below $1,000/per month) $10.00

High Yield Holiday Withdrawal..... $25.00

High Yield Summer Savings Withdrawal..... $25.00

Graduation Growth Fund Withdrawal..... $50.00

Credit / Debit Card

Card Replacement (Lost/Stolen) $10.00

ATM Surcharge for Non-CO-OP Network Transactions ... $2.50

Credit Card Late Payment $15.00

Sales Draft Copy $5.00

Cash Advance / Balance Transfer ... 1% of Transaction Amount

International Transaction Fee..... 1% of transaction amount

This fee applies to any debit 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.

Business Account
(Share Draft Account Charges also apply)

Business Checking Account (per month) ..... FREE

ACH Origination ..... See Associate for details

Business Change Requests (non-Fed denom) $0.00

Loan Programs

Loan Doc Prep ..... $30.00 - $788.00

Delinquent Loan / Late ..... 5% based on scheduled payment

Other Service Charges

Account History – From Staff (No page limit) $5.00

Statement Copy (6 months max)..... $5.00

Electronic Statements (per month)..... FREE

Paper Statements (per month)..... $ 2.00

Check Cashing
(Members with Savings only – per item)..... $ 3.00
Exception – 1) Minimum balance of $5,000 or more
2) Age 18 and under

NSF (payments received) $35.00

ACH Returned for NSF* $15.00

Account Research – Members (per hour) $25.00
Balancing Check Register; Researching Disc and Microfiche;
subject to possible storage retrieval charge

Account Research – Outside Agencies (per hour) $50.00
Researching Disc and Microfiche; subject to possible storage retrieval charge

Official Check Withdrawal..... $5.00

Reg D (Per withdrawal over 6/ month)..... $5.00

Outgoing Wire Transfer $20.00

Incoming Wire Transfer Fee..... (4 Free/Month, ... $10.00 each thereafter)

IRA Maintenance (annual) $20.00

IRA Transfer $25.00

Court Order/Legal/Tax Levy $75.00

Uncollected Debt Collection Charge
..... 20% of the uncollected debt amount

VISA Gift Card..... $ 5.00

VISA Travel Card ..... $ 7.00

Non-Member Check Cashing (per item) ..... $ 5.00

Member Coin Machine Use..... ... 3% of transaction amount

Non-Member Coin Machine Use ..... 9% of transaction amount

Non-ONE Card Cash Advance ..... 2% of transaction amount

ONE Express Boxes ..... FREE

**An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.*

NOTICE: Rates and Charges are subject to change without notice.

© 2021 All Goals Solutions & Farleigh Wada Witt. All rights reserved. *Reproduction prohibited without written permission from All Goals Solutions.*