

Effective Date:

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please contact the Credit Union to obtain current rate information.

RATE AND BALANCE INFORMATION – SAVINGS AND CHECKING ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
<input type="checkbox"/> Regular Savings ❖ \$100.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$100.00	\$25.00
<input type="checkbox"/> SMART Savings ❖ \$25.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$25.00	N/A
<input type="checkbox"/> MY Account Savings (Age 25 and under) ❖ \$50.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$50.00	\$25.00
<input type="checkbox"/> Secondary Savings ❖ \$0.00 and over	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> Advantage Checking ⁽³⁾ ❖ \$0.00 to \$20,000.00 ❖ \$20,000.01 and Over	_____ % _____ %	_____ % _____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> Basic Checking	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> Organizational Checking (Accounts with EIN/TIN)	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> MY Account Checking (Age 25 and under)	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> SMART Checking	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> Traditional IRA Savings <input type="checkbox"/> Roth IRA Savings <input type="checkbox"/> Educational IRA Savings ❖ \$0.00 to \$2,499.99 ❖ \$2,500.00 to \$24,999.99 ❖ \$25,000.00 and Over	_____ % _____ % _____ %	_____ % _____ % _____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> Insured Money Market ❖ \$0.00 to \$2,499.99 ❖ \$2,500.00 to \$24,999.99 ❖ \$25,000.00 and Over	_____ % _____ % _____ %	_____ % _____ % _____ %	Monthly	Monthly	\$2,500.00	N/A	N/A
<input type="checkbox"/> Insured Money Market Plus ❖ \$0.00 to \$99,999.99 ❖ \$100,000.00 and Over	_____ % _____ %	_____ % _____ %	Monthly	Monthly	\$100,000.00	N/A	N/A

RATE AND BALANCE INFORMATION – CERTIFICATE ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Withdrawals	Renewable	Grace Period
<input type="checkbox"/> Regular Share Certificate Term _____	_____ %	_____ %	Monthly, Monthly ⁽¹⁾ , at Maturity	Account's Term	\$500.00	Allowed with Withdrawal Penalty ⁽²⁾	Automatic	7 days ⁽⁴⁾
<input type="checkbox"/> Jumbo Certificate Term _____	_____ %	_____ %	Monthly, Monthly ⁽¹⁾ , at Maturity	Account's Term	\$100,000.00	Allowed with Withdrawal Penalty ⁽²⁾	Automatic	7 days ⁽⁴⁾
<input type="checkbox"/> IRA Certificate <input type="checkbox"/> Roth IRA Certificate <input type="checkbox"/> Educational IRA Certificate Term _____	_____ %	_____ %	Monthly, Monthly ⁽¹⁾ , at Maturity	Account's Term	\$500.00	Allowed with Withdrawal Penalty ⁽²⁾	Automatic	7 days ⁽⁴⁾
<input type="checkbox"/> Jumbo IRA Certificate Term _____	_____ %	_____ %	Monthly, Monthly ⁽¹⁾ , at Maturity	Account's Term	\$100,000.00	Allowed with Withdrawal Penalty ⁽²⁾	Automatic	7 days ⁽⁴⁾

⁽¹⁾ For Regular Share Certificate and Jumbo Certificate accounts, at your option you may choose to have dividends credited to your certificate account, paid by check or transferred to another account. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

⁽²⁾ At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction, 2. 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 59 1/2 or becomes disabled, 3. After the close of the dividend period in which the owner's membership was terminated in accordance with the bylaws of the Credit Union, or 4. Withdrawal as a result of liquidation of the Credit Union.

⁽³⁾ For Advantage Checking balances to qualify for dividends, the checking account must have 20 or more debit card purchases and recurring electronic direct deposits with an aggregate of at least \$1,000 per statement cycle. Examples of recurring electronic direct deposit sources may include payroll, social security, pension, disability, veteran benefit payments.

⁽⁴⁾ You have a grace period of seven (7) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

ASI ACCOUNTS INSURED UP TO \$500,000 **ESI**
American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured.

SCHEDULE OF FEES AND CHARGES

Credit Union Membership

Membership Savings

Regular Savings, MY Account Savings, and SMART Savings \$25.00 Par Value

Savings Account Fees

Regular Savings and MY Account Savings

Account Minimum Balance⁽¹⁾

If the minimum balance is not maintained \$25.00/Month

Bad Address \$10.00/Month

Inactive/Dormant Accounts

If no transactions after 12 months \$5.00/Month

Money Market Accounts

Excess Transaction \$32.00/Item

NSF \$32.00/Item

Below Minimum Withdrawal (\$100) \$32.00/Item

Individual Retirement Accounts

IRA Periodic Distribution \$5.00/Check

Annual Plan Maintenance Fee \$10.00

General (Apply to all Savings Accounts)

Account Closure

If closed within 90 days of opening \$25.00

Paper Statement⁽²⁾ \$5.00/Statement

Checking Account Fees

Advantage Checking

Checking (monthly maintenance) \$6.00/Month⁽³⁾

Basic Checking

Checking (monthly maintenance) \$3.00/Month⁽²⁾⁽⁴⁾

General (Apply to all Checking Accounts)⁽⁵⁾

Check Copy \$3.00/Item

Check Printing Prices vary depending on style selected

Paper Statement⁽²⁾⁽⁸⁾ \$5.00/Statement

Overdraft Transfer⁽⁸⁾ \$3.50

Paid NSF (Courtesy Pay) \$32.00/Over drafted Item

Returned NSF \$32.00/Returned Unpaid Item

ATM & Credit/Debit Card Fees

ATM Empty Envelope Deposited \$10.00/Occurrence

ATM Withdrawal – Non-SSSCU⁽⁶⁾⁽⁸⁾ \$2.00/Occurrence

Errors on Non-SSSCU ATM Deposit Slips \$2.00/Occurrence

Plastic Card – Expedited Fees⁽⁷⁾

2-Day Shipping \$26.25/Occurrence

Overnight Shipping \$42.00/Occurrence

Other Service Fees

Account Levy/Garnishment \$75.00

Account Research \$25.00/Hour

ACH Origination Return \$15.00/Item

EFT/ACH Invalid Account Number / Manual Posting Fee

Effective 11/1/2019 \$5.00/Occurrence

Automatic System Advance (\$50 Increments)

For Overdraft from Line of Credit \$3.50/Occurrence

Cashier's Check \$5.00/Check

Coin Exchange 10% On all amounts unless deposited

Counter Check \$2.00/Sheet

Deposited/Loan Payment Item Returned \$15.00/Item

Expedited Payments (Bill Pay) \$11.00/Occurrence

Foreign Item Processing \$20.00/Item

Gas and Oil Draft Processing \$20.00/Occurrence

Loan Payment (by ACH or Debit/Credit)

Online \$2.00/Occurrence

By Telephone \$10.00/Occurrence

Money Order \$3.00/Money Order

Non-Member Check Cashing 25% Up to \$20.00

Non-Member Transactions \$5.00/Transaction

Notary Fee – Member \$1.00/Notary

Notary Fee – Non-Member \$15.00/Notary

Statement Copy \$5.00/Copy

Stop Payment \$32.00/Item stopped

Verification of Deposits \$10.00/Occurrence

Western Union Commercial Money Order

Based on dollar amount \$17.50 to \$54.50 per money order

Wire Transfer

Incoming \$10.00/Transfer

Outgoing Domestic \$35.00/Transfer

Safe Deposit Box Fees

3" x 5" Box \$25.00/Year

5" x 5" Box \$50.00/Year

3" x 10" Box \$75.00/Year

5" x 10" Box \$100.00/Year

10" x 10" Box \$150.00/Year

Drilling of Safe Deposit Box \$150.00/Occurrence

Replacement Key \$50.00/Key

⁽¹⁾ Fee excludes SMART Savings account.

⁽²⁾ Fee waived if account holder is 60 years and older in age.

⁽³⁾ See Advantage Checking brochure for available account benefits.

⁽⁴⁾ Fee can be waived if there are 20+ debit card purchases, or \$1,000.00 aggregate cash, check and/or ACH deposits per statement cycle.

⁽⁵⁾ Applies to all checking accounts: Advantage Checking, Basic Checking, Organizational Checking and MY Account Checking.

⁽⁶⁾ The first three (3) non-SSSCU ATM withdrawals for Organizational Checking and MY Account Checking are free, then \$2.00. The first six (6) non-SSSCU ATM withdrawals for Advantage Checking are free, then \$2.00.

Additional fees may be charged by ATM owner.

SSSCU members can access surcharge-free ATMs. For the closest location visit silverstatecu.com/locations or access the locations page on our Mobile App.

⁽⁷⁾ These are pass through fees that are subject to change without notice.

⁽⁸⁾ Fee excludes SMART Checking accounts.