



UniWyo Federal Credit Union  
 2020 Grand Ave. Suite 100  
 Laramie, WY 82070  
 (307) 721-5600  
 uniwyo.com

# TRUTH-IN-SAVINGS DISCLOSURE

Effective Date:

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time. Fees may reduce earnings on the account.

| ACCOUNT TYPE                | DIVIDENDS                             |                      |                    |                    | BALANCE REQUIREMENTS    |  |  |                | ACCOUNT LIMITATIONS                 |
|-----------------------------|---------------------------------------|----------------------|--------------------|--------------------|-------------------------|--|--|----------------|-------------------------------------|
|                             | Dividend Rate/Annual Percentage Yield | Dividends Compounded | Dividends Credited | Dividend Period    | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method | See Section 6                       |
| Share Savings Account       | 0.25% / 0.25%                         | Monthly              | Monthly            | Monthly (calendar) | \$5.00                  | ---                                    | \$5.00                                 | Daily Balance  | Account transfer limitations apply. |
| Special Share Savings       | 0.25% / 0.25%                         | Monthly              | Monthly            | Monthly (calendar) | ---                     | ---                                    | ---                                    | Daily Balance  | Account transfer limitations apply. |
| Traditional IRA Account     | 0.499% / 0.50%                        | Monthly              | Monthly            | Monthly (calendar) | \$100.00                | \$100.00-\$5.00/month                  | \$100.00                               | Daily Balance  | Account transfer limitations apply. |
| Education IRA Account       | 0.499% / 0.50%                        | Monthly              | Monthly            | Monthly (calendar) | \$100.00                | \$100.00-\$5.00/month                  | \$100.00                               | Daily Balance  | Account transfer limitations apply. |
| SEP IRA Accounts            | 0.499% / 0.50%                        | Monthly              | Monthly            | Monthly (calendar) | \$100.00                | \$100.00-\$5.00/month                  | \$100.00                               | Daily Balance  | Account transfer limitations apply. |
| Roth IRA Accounts           | 0.499% / 0.50%                        | Monthly              | Monthly            | Monthly (calendar) | \$100.00                | \$100.00-\$5.00/month                  | \$100.00                               | Daily Balance  | Account transfer limitations apply. |
| Health Savings Account      | 0.499% / 0.50%                        | Monthly              | Monthly            | Monthly (calendar) | ---                     | ---                                    | ---                                    | Daily Balance  | ---                                 |
| Share Money Market Accounts | 0.499% / 0.50%                        | Monthly              | Monthly            | Monthly (calendar) | \$1,000.00              | \$1,000.00 - \$5.00/month              | \$1,000.00                             | Daily Balance  | Account transfer limitations apply. |
|                             | 0.549% / 0.55%                        |                      |                    |                    |                         |  | \$10,000.00                            |                |                                     |
|                             | 0.598% / 0.60%                        |                      |                    |                    |                         |  | \$25,000.00                            |                |                                     |
|                             | 0.698% / 0.70%                        |                      |                    |                    |                         |  | \$50,000.00                            |                |                                     |
|                             | 0.797% / 0.80%                        |                      |                    |                    |                         |  | \$100,000.00                           |                |                                     |
|                             | 0.995% / 1.00%                        |                      |                    |                    |                         |  | \$250,000.00                           |                |                                     |
| Basic Checking              | N/A                                   | N/A                  | N/A                | N/A                | ---                     | ---                                    | ---                                    | Daily Balance  | ---                                 |
| Simple Checking             | N/A                                   | N/A                  | N/A                | N/A                | ---                     | ---                                    | ---                                    | Daily Balance  | ---                                 |
| Dividend Checking           | 0.20% / 0.20%                         | Monthly              | Monthly            | Monthly (calendar) | \$500.00                | \$500.00 - \$5.00/month                | \$500.00                               | Daily Balance  | ---                                 |
|                             | 0.25% / 0.25%                         |                      |                    |                    |                         |  | \$5,000.00                             |                |                                     |
|                             | 0.349% / 0.35%                        |                      |                    |                    |                         |  | \$10,000.00                            |                |                                     |
| High-Dividend Checking      | 2.96% / 3.00% (Up to \$15,000)        | Monthly              | Monthly            | Monthly (calendar) | ---                     | ---                                    | See Section 1. Rate Information        | Daily Balance  | Two accounts per member.            |
|                             | N/A                                   |                      |                    |                    |                         |  | \$15,000.00                            |                |                                     |
| Business Checking           | 0.25%/0.25%                           | Monthly              | Monthly            | Monthly (calendar) | ---                     | \$1,000.00 - \$10.00/month             | \$1,000.00                             | Daily Balance  | ---                                 |

**Except as specifically described, the following disclosures apply to all above-listed accounts. All accounts described in this portion of the Truth-In-Savings Disclosure are share accounts.**

**1. Rate Information.** 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. For all accounts, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the

Credit Union anticipates paying for the applicable dividend period. The **Share Money Market** account is a Tiered Rate account. If your Daily Balance is from \$1,000.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply to the entire balance. If your Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. If your Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. If your Daily Balance is from \$50,000.00 to \$99,999.99, the fourth Dividend

Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. If your Daily Balance is from \$100,000.00 to \$249,999.99, the fifth Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. If your Daily Balance is \$250,000.00 or greater, the sixth Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. The **Basic Checking** and the **Simple Checking** do not pay dividends. The **Dividend Checking** account is a Tiered Rate account. If your Daily Balance is from \$500.00 to \$4,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will

apply. If your Daily Balance is \$5,000.00 to \$9,999.99, the second Dividend Rate and range of Annual Percentage Yield listed for this account will apply to the entire balance. If your Daily Balance is \$10,000.00 or greater, the third Dividend Rate and range of Annual Percentage Yields listed for this account will apply to the entire balance. \*The **High-Dividend Checking account only receives the above listed Dividend and Annual Percentage Yield if the following qualifications are met:** (1.) You must have a UniWyo Debit Card and have at least 10 purchases with the card each calendar month with an average transaction amount of at least \$5.00. Purchases must post to the account within the month to qualify towards the required 10 transactions. (2.) You must be enrolled for electronic statements. (3.) You must have at least one monthly direct deposit. (4.) Your account with the High-Dividend Checking must have a loan, share, or aggregate loan and share balance equal to or greater than \$5,000. When these qualifications are met, your Daily Balance from \$0.01 to \$15,000 will receive the Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule. **Daily Balances exceeding \$15,000 will not receive a dividend. If qualifications are not met for a certain month, your entire Daily Balance will not receive a dividend.** For High-Dividend Checking, there is a limit of two accounts per member.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. 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.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Traditional IRA,

Education IRA, SEP IRA and Roth IRA accounts, there is a minimum balance required to avoid a service fee. In order to avoid a service fee on your account, you must have a minimum actual balance of \$100 in your account on the last day of the calendar month. If this minimum balance requirement is not met, you will be charged a fee as disclosed in the Fee Schedule. For Share Money Market accounts there is a minimum balance required to avoid a service fee. In order to avoid a service fee on your account, you must have a minimum actual balance of \$1,000 in your account on the last day of the calendar month. If this minimum balance requirement is not met, you will be charged a fee as disclosed in the Fee Schedule. For Dividend Checking accounts there is a minimum balance required to avoid a service fee. In order to avoid a service fee on your account, you must have a minimum actual balance of \$500 in your account on the last day of the calendar month. If this minimum balance requirement is not met, you will be charged a fee as disclosed in the Fee Schedule. For Business Checking accounts there is a minimum balance required to avoid a service fee. In order to avoid a service fee on your account, you must have a minimum actual balance of \$1,000 in your account on the last day of the calendar month. If this minimum balance requirement is not met, you will be charged a fee as disclosed in the Fee Schedule. For Share Savings, Secondary Savings, and Share Draft accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For Share Savings, Special Share Savings, Traditional IRA, Education IRA, SEP IRA, Roth IRA, and Share Money Market accounts, no more than six (6) pre-authorized, automatic, electronic or telephone transfers may be made from each account to another account or to a third party in any month. Accounts with continued excessive transfers may be closed or subject to a fee as disclosed in the fee schedule. For Share Draft accounts, no transfer or withdrawal limitations apply.

**7. Fees for Overdrawn Accounts.** Fees may be imposed on each check, draft item, ATM card withdrawal, debit card withdrawal, debit card point of sale purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance.

The entire balance in your account may not be available for withdrawal, transfer or payment of a check, draft or item. You may consult the Membership and Account Agreement for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approval limit. Please refer to the Fee Schedule for current fee information.

**8. Account Bonuses and Special Terms.** Military affiliated members are eligible to receive a 0.50% Annual Percentage Yield (APY) Share Certificate rate increase in addition to the currently listed rate for Share Certificates. Promotional/Special Share Certificates and IRA Share Certificates are not eligible for the special 0.50% APY rate increase. Offer only available to Active Duty, Active Reserve, or Retired Military Members with valid Military ID.

Bonuses may be provided on eligible Youth Accounts. An eligible Youth Account is a WYO Cash Account or WYO Wrangler Account in which the primary account holder is under the age of 18. The primary account holder must meet all other membership requirements. There is no time requirement to earn bonuses. Bonuses will vary throughout the term of the account and vary by the members' participation. Eligible Youth Accounts may receive a 0.50% Annual Percentage Yield (APY) rate increase in addition to the currently listed rate for Share Certificates. Promotional/Special Share Certificates and IRA Share Certificates are not eligible for the special 0.50% APY rate increase. Additionally, all Share Certificates purchased under eligible Youth Accounts may have additional deposits to them throughout the term of the Certificate. Both the offers of the 0.50% APY bonus and the ability to make additional deposits to Certificate accounts are only available to the primary account holder of an eligible Youth Account. All Certificate accounts purchased under a Youth Account will not be eligible for auto renewal after the Youth Account holder has reached the age of 18.

The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

| ACCOUNT TYPE                                 | DIVIDENDS                             |                      |                    |                      | BALANCE REQUIREMENTS    |  |  |                | ACCOUNT LIMITATIONS  |
|--|---------------------------------------|----------------------|--------------------|----------------------|-------------------------|--|--|----------------|--|
| <u>Share Certificate</u><br>Certificate Term | Dividend Rate/Annual Percentage Yield | Dividends Compounded | Dividends Credited | Dividend Period      | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method | Early Withdrawal Penalty   |
| 6 Month                                      | 4.329% / 4.40%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00                | ---                                    | \$100.00                               | Daily Balance  | A penalty of <u>90 days dividends</u> will be imposed on amounts withdrawn before maturity.  |
| 9 Month                                      | 3.796% / 3.85%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00                | ---                                    | \$100.00                               | Daily Balance  | A penalty of <u>90 days dividends</u> will be imposed on amounts withdrawn before maturity.  |
| 1 Year /<br>1 Year IRA                       | 3.552% / 3.60%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00 /<br>\$100.00  | ---                                    | \$100.00 /<br>\$100.00                 | Daily Balance  | A penalty of <u>90 days dividends</u> will be imposed on amounts withdrawn before maturity.  |
| 18 Month                                     | 3.406% / 3.45%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00                | ---                                    | \$100.00                               | Daily Balance  | A penalty of <u>180 days dividends</u> will be imposed on amounts withdrawn before maturity. |
| 2 Year                                       | 3.260% / 3.30%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00                | ---                                    | \$100.00                               | Daily Balance  | A penalty of <u>180 days dividends</u> will be imposed on amounts withdrawn before maturity. |
| 30 Month                                     | 3.211% / 3.25%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00                | ---                                    | \$100.00                               | Daily Balance  | A penalty of <u>270 days dividends</u> will be imposed on amounts withdrawn before maturity. |
| 3 Year /<br>3 Year IRA                       | 3.162% / 3.20%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00 /<br>\$100.00  | ---                                    | \$100.00 /<br>\$100.00                 | Daily Balance  | A penalty of <u>270 days dividends</u> will be imposed on amounts withdrawn before maturity. |
| 4 Year                                       | 3.162% / 3.20%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00                | ---                                    | \$100.00                               | Daily Balance  | A penalty of <u>360 days dividends</u> will be imposed on amounts withdrawn before maturity. |
| 5 Year /<br>5 Year IRA                       | 3.162% / 3.20%                        | Quarterly            | Quarterly          | Quarterly (calendar) | \$100.00 /<br>\$100.00  | ---                                    | \$100.00 /<br>\$100.00                 | Daily Balance  | A penalty of <u>450 days dividends</u> will be imposed on amounts withdrawn before maturity. |

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this portion of the Truth-In-Savings Disclosure are share certificate accounts.**

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield (APY) on your Certificate account is set forth above. The Dividend Rate and APY are fixed and will be in effect for the term of the account. The APY is based on the 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 in the certificate agreement.
- 3. Accrual of Dividends.** Dividends will begin to accrue on deposits on the business day you make the deposit to your account.
- 4. Balance Information.** The minimum balance required to open the account and earn the stated APY is set forth above. If you do not maintain the minimum balance, you will not earn the stated APY.

**5. Account Limitations.** After your account is opened you may not make additional deposits to a Certificate account. Certificates purchased by an eligible Youth Account are exempt from this limitation. See Section 8 on the prior page for additional information.

**6. Maturity.** Your Certificate account will mature on the maturity date stated on the certificate agreement.

**7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal from your Certificate account before the maturity date. It applies whether or not the dividend has been earned.

**8. Renewal Policy.** Your account is either single term or automatically renewable as stated on the certificate agreement. Automatically renewable accounts will renew upon maturity for a like term as the initial term. Automatically renewed certificates will not have a penalty free withdrawal, even if the matured certificate had this term. Automatically renewed accounts will be paid dividends at the dividend rate currently in effect for the renewing term. If your account is for a single term, as indicated on the certificate agreement, it will not be automatically renewed at maturity and will not pay dividends after the maturity date. All "Special" Certificates, listed as automatically renewing on the certificate agreement, will renew at the next lowest certificate term.

**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.

**10. IRA Certificates.** IRA certificates are available in 1 year, 3 year, and 5 year terms. Dividend rate/Annual Percentage Yield are as set forth above. If an IRA Certificate is subject to a Required Minimum Distribution (RMD), any amount taken up to the Owner's RMD amount for the current year is not subject to an early withdrawal penalty.

# UniWyo Fee Disclosure

## Share Value

- Par Value of One Share .....\$5.00

## EFT Fees

- NSF Fee .....\$28.00/Item
- Overdraft Fee.....\$28.00/Item
- Courtesy Pay Fee .....\$28.00/Item
- 3-Day Rush Fee for Cards .....\$25.00
- Out of ATM Network Fee\* .....\$2.00/Transaction
- Denied Debit Card Chargeback Fee.....\$15.00
- Foreign Debit Card Transaction Fee.....1% of transaction

## Safe Deposit Box Fees

- Annual Rental Size 3x5x24 .....\$20.00
- Annual Rental Size 5x5x24 .....\$25.00
- Annual Rental Size 3x10x24 .....\$30.00
- Annual Rental Size 5x10x24 .....\$45.00
- Annual Rental Size 10x10x24 .....\$60.00
- Annual Rental Size 10x15x24 .....\$65.00
- Annual Rental Size 15x22x24 .....\$70.00
- Annual Rental Size 10x44x24 .....\$75.00
- Drilling of Boxes.....\$175.00/Box
- Key Replacement.....\$35.00/Key

## Wire Fees

- Domestic Wire Transfer Fee (Outgoing) .....\$35.00/Transfer
- International Wire Transfer Fee (Outgoing).....\$75.00/Transfer
- Wire Transfer Fee (Incoming)..... FREE

## Transfer Fees

- ACH Set Up Fee (Outgoing).....\$15.00
- ACH Same Day Fee (Outgoing/Incoming).....\$15.00
- Phone Loan Payment from Another Bank (One-Time).....\$15.00
- Online Loan Payment from Another Bank (One-Time/Recurring).. FREE

## Exchange Fees

- Money Orders ..... FREE
- Cashier's Checks ..... FREE
- Coin Machine Exchange ..... FREE
- Currency Exchange Fee.....\$14.50/Request

## Minimum Balance Fees

- Service Fee for NOT maintaining minimum balance of \$100.00 on Traditional IRA, Educational IRA, Roth IRA and SEP IRA... \$5.00/month
- Service Fee for NOT maintaining minimum balance of \$1,000.00 on Share Money Market account..... \$5.00/month
- Service Fee for NOT maintaining minimum balance of \$500.00 on Dividend Checking account ..... \$5.00/month
- Service Fee for NOT maintaining minimum balance of \$1,000.00 on Business Checking account ..... \$10.00/month

## Other Service Fees

- Stale Dated Cashier's Check Fee.....\$30.00/check  
(Not cashed within 180 Days of issue date)
- Account Research..... \$30.00/Hour (\$30.00 Min Charge)

- Statement Copy Fee ..... \$5.00/Copy
- Deposited Item Return Fee..... \$10.00/Item
- Dormant Account Fee ..... \$30.00/Month  
(Charged after 12 months with no monetary transactions)
- Account Closure Fee ..... \$5.00/Account  
(If closed within 3 months of opening)
- Returned Mail/Bad Address Fee ..... \$30.00/Month
- Garnishment Fee .....\$75.00
- Check Copy Fee ..... \$5.00/Copy
- Unclaimed Property Fee.....\$50.00
- Subpoena/Legal Processing Fee..... \$30.00/Hour
- Paper Statement Fee .....\$1.00/Statement

\*Out of Network Fee will be assessed by us if you use your UniWyo Debit Card at an ATM that is not owned by UniWyo or part of the CO-OP ATM network. For a list of CO-OP ATMs visit <https://www.coop.org/Shared-Branch-ATM>.

