Rate and Fee Disclosure

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The "Rate and Fee Disclosure" explains current terms, rates and fees applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, 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 Savings, Checking and Certificate Accounts

No Minimum Balance Required to Avoid Service Fees

Effective Date: 09/28/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Regular Shares	.15%	.15%	$5	$100	Monthly	Monthly
FirstHome Savings	1.00%	1.00%	$250	$250	Monthly	Monthly
DREAM. SAVE. WIN!	.75%	.75%	$50	$100	Monthly	Monthly
Rewards Shares						
$0.00 - $500.00	7.25%	7.50%	$0	$.01	Monthly	Monthly
$500.01 or more	.15%	.15%				
Super Shares – Includes ROTH & Traditional IRA and CESA Shares						
$2,500-4,999	.75%	.75%				
$5,000-24,999	1.00%	1.00%				
$25,000-$49,999	1.24%	1.25%	$2,500	$2,500	Monthly	Monthly
$50,000-$99,999	1.49%	1.50%				
$100,000-199,999	2.47%	2.50%				
$200,000-499,999	2.96%	3.00%				
$500,000 +	3.20%	3.25%				
Top Ten Shares						
$5,000-24,999	1.24%	1.25%				
$25,000-49,999	1.49%	1.50%				
$50,000-$99,999	1.74%	1.75%	$5,000	$5,000	Monthly	Monthly
$100,000-199,999	2.72%	2.75%				
$200,000-499,999	3.20%	3.25%				
$500,000 +	3.45%	3.50%				
Checking	.10%	.10%	$0	$5,000	Monthly	Monthly
Holiday Club	.50%	.50%	$5	$25	Monthly	Monthly
Health Savings Account	.75%	.75%	$5	$100	Monthly	Monthly
Share Certificates, IRA & Roth Certificates						
3, 6, or 7 months	2.96%	3.00%				
9, 12, or 18 months	3.45%	3.50%				
24 or 25 months	3.45%	3.50%				
30 or 36 months	3.93%	4.00%	$500	$500	Monthly	Monthly
48 months	4.07%	4.15%				
60 months	4.07%	4.15%				

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Truth-in-Savings Disclosures

As explained in the MSA, the "Rate & Fee 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 you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Super Shares, Top Ten Shares and IRA Shares accounts are Tiered Rate Accounts. For these accounts, if the balance in the account is within the balance range for a particular tier, the dividend rate for that tier will apply to the entire balance in the account. For Super Shares and Top Ten Shares, the dividend rate and Annual Percentage Yield for the lowest tier will be the same as the dividend rate and Annual Percentage Yield for Regular Shares. Reward Savings accounts are also tiered rate accounts. For these accounts, the dividend rate for a particular tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each 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.

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 start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day. The par value of a share (required minimum balance in Share Account for Credit Union membership) is $5.00.

6. Account Limitations

For full disclosure on each account, visit www.pcmcu.org and search for product name. For Top Ten Shares, withdrawals may be made within the first ten days of each calendar month. Withdrawals made from the 11th day of the month through the last day of the month will be subject to a penalty equal to 90 days dividends on the amount withdrawn at the rate in effect at the time of the withdrawal or $5.00 whichever is greater. For Holiday Club Accounts, if you make more than one withdrawal or transfer from the account on any day except October 31, we will impose a penalty of $5.00. On October 31, all funds in the account will be transferred to your share savings or checking account (at your option), and the account will remain open. For Dream.Save.WIN! accounts, withdrawals may be made within the first ten days of each calendar quarter, April, July, October, January. Withdrawals outside of that are subject to a penalty equal to 90 days dividends on the amount withdrawn, or $5.00 whichever is greater. For FirstHome Savings Accounts early withdrawals that are not in conjunction with a home purchase transaction are subject to a penalty of 180 days dividends on the amount withdrawn, or $5.00 whichever is greater.

7. Certificate Account Features

a. Account Limitations

For certificates of one year or less, after your account is opened, you may make additional deposits of not less than $100.00 each, except that no additional deposits are permitted during the seven days before the maturity date. For certificates of more than one year, no additional deposits are permitted.

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.

1) Amount of Penalty. The amount of the penalty is based on the account term. For account terms of one year or less, the penalty is 90 days' dividends on the amount withdrawn. For account terms of more than one year, the penalty is 180 days' dividends on the amount withdrawn.

2) 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 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 balance.

3) 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 owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. 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 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate accounts are automatically renewable. After the certificate matures, you have a grace period of 10 days in which to withdraw the funds without penalty.

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.

8. Rewards Savings Account Features

There is a limit of one Rewards Savings account per member. No commercial accounts may participate in this program. In order to open and maintain a Rewards Savings account, you must meet the following qualifications: 1) you have a PCMCU Checking account with at least one direct deposit each month; 2) you are enrolled in Virtual Branch online banking; 3) you receive monthly e-Statements; 4) you have a debit card. If you do not meet your monthly qualifications, we may close the Rewards Savings account and transfer the balance of the account to a regular savings account. A monthly qualification cycle begins on the business day before the first day of the statement cycle and ends on the business day before the last day of the statement cycle.

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Fee Schedule

Share Draft Services

Account Balancing & Research (1hr. minimum) $15.00 per hour
Copy of a Check $1.00
Counter Checks $1.00
Counter Check Stop Payment $15.00
Copy of Statement/Account History (per month) $2.00
Stop Payment $5 each or Stop Payment 5 or more $10.00
Share Draft Overdraft Fee (Paid) $8.00
Item Returned for Insufficient Funds (NSF)* $8.00
Share Draft Overdraft Transfer Fee $3.00

Wire Services

Wire Transfer – Incoming - Domestic & International $10.00
Wire Transfer – Outgoing - Domestic $25.00
Wire Transfer – Outgoing – International ..... Not Available

Member Services

Inactive Account Fee $5.00/Month
Holiday Club Early Withdrawal Fee (one free) $5.00
Or 90-day interest penalty, whichever is greater
Top Ten or Dream, Save, Win! $5.00
Or 90-day interest penalty, whichever is greater
Notary Service ..... Free
TLC-Teller Line Connection ..... Free
Photocopies (up to 10) $1.00
Fax Service $2.00
Returned Deposit Item $8.00
Boxes of Halves/Dollar Coins (Special Order) $10.00
Boxes of Coin (Special Order) $5.00
Foreign Currency ..... $13.00 Order | $5 Return
(Order fee includes $8 shipping cost charged by partner)

Mastercard & HSA Debit Card

Initial Card and PIN ..... None
Card Replacement (each) $10.00
Rush Delivery for Card (overnight) $35.00
ATM/Debit Card Overdraft Transfer Fee $3.00
ATM/Debit NSF Fee $8.00
ATM Withdrawal Activity Fee ..... Free at PCMCU owned ATMs
ATM Withdrawal Activity Fee.. First 6 per month free; $1.00 each thereafter at Non-PCMCU owned ATMs
No Surcharge ATMs ..... *Foreign transaction fees may apply*

Copper Card – MasterCard (Effective until renewal or re-issue)

Annual Fee ..... None
Over Limit Fee ..... None
Late Fee ..... None
Cash Advance Fee ..... None
Balance Transfer Fee ..... None
Copy of Statement ..... None
Rush Delivery (approximately 3 days) ..... None
No Foreign Transaction Fees

SimplyGo Mastercard Credit Card

Annual Fee ..... None
Over Limit Fee ..... None
Late Fee ..... None
Cash Advance Fee ..... None
Balance Transfer Fee ..... None
Copy of Statement (per month) $2.00
Card Replacement (each) $25.00
Rush Delivery (approximately 3 days) $25.00
No Foreign Transaction Fees

Rewards Mastercard Credit Card

Annual Fee (Fee waived with Rewards Savings Program) $49.00
Over Limit Fee ..... None
Late Fee ..... up to $25.00
Cash Advance Fee ..... None
Balance Transfer Fee ..... None
Copy of Statement (per month) $2.00
Card Replacement (each) $25.00
Returned Payment Fee ..... None
Rush Delivery (approximately 3 days) $25.00
Pay by Phone Fee ..... None
Foreign Transaction Fees may apply

Safe Deposit Boxes (annual fee)

Green Bay Office:

Small 3x5 ..... $20.00
Medium 3x10 ..... $30.00
Large 5x10 ..... $40.00
X-Large 10x10 ..... $50.00
Box Drilling ..... At cost
Key Replacement $5.00

ACH/EFT Services

ACH Origination Set-Up $10.00
ACH Stop Payment (per occurrence) $5.00
ACH Overdraft Fee (paid) $3.00
ACH NSF Fee (return) $8.00
ACH Overdraft Transfer Fee $3.00

Online Services

Virtual Branch ..... Free
Mobile App w/ Card Management ..... Free
Mobile Deposit Capture ..... Free
Bill Pay Service ..... Free
eStatements ..... Free
Credit Sense ..... Free
Zelle ..... Free
External Transfers (Transfer Now) ..... Fees vary

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