Our Rates & Service Charges

CYPRUS CREDIT UNION
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Our Rates & Service Charges explains current terms, rates and service charges applicable to the share savings, checking and 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, Checking, Money Market and Certificate Accounts

Effective Date: 11-19-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Regular, Youth & Teen Savings						
$0 and over	0.050%	0.05%	$1	$0.01	Monthly	Monthly
Money Market						
$0 to $2,499.99	0.499%	0.50%	$0	$0.01	Monthly	Monthly
$2,500.00 to $9,999.99	0.995%	1.00%				
$10,000.00 to $24,999.99	1.094%	1.10%				
$25,000.00 to $49,999.99	1.539%	1.55%				
$50,000.00 to $99,999.99	1.982%	2.00%				
$100,000.00 to $249,999.99	2.521%	2.55%				
$250,000.00 to $499,999.99	3.300%	3.35%				
$500,000.00 to $999,999.99	3.300%	3.35%				
$1,000,000.00 and over	3.735%	3.80%				
Basic Checking						
$0 to $49,999.99	0.050%	0.05%	$0	$0.01	Monthly	Monthly
$50,000 and over	0.100%	0.10%				
Dream Rewards Checking						
$0 to $49,999.99	0.050%	0.05%	$0	$0.01	Monthly	Monthly
$50,000 and over	0.100%	0.10%				
Fresh Start Checking						
$0 and over	0.000%	0.00%	$0	N/A	Monthly	Monthly
Dream Round Up Savings	9.569%	10.00%	$0	$0.01	Monthly	Monthly
IRA Shares						
$0 to $2,499.99	0.499%	0.50%	$0	$0.01	Monthly	Monthly
$2,500.00 to $9,999.99	0.995%	1.00%				
$10,000.00 to $24,999.99	1.094%	1.10%				
$25,000.00 to $49,999.99	1.539%	1.55%				
$50,000.00 and over	1.982%	2.00%				
Regular and IRA Certificates						
6 month	4.169%	4.25%	$500	$500	Monthly	Monthly
12 month	4.266%	4.35%				
18 month	4.314%	4.40%				
24 month	4.554%	4.65%				
36 month	4.314%	4.40%				
48 month	4.362%	4.45%				
60 month	4.889%	5.00%				
Dream Certificates						
6 month	4.169%	4.25%	$20	$20	Monthly	Monthly
12 month	4.266%	4.35%				
18 month	4.314%	4.40%				
24 month	4.554%	4.65%				
36 month	4.314%	4.40%				
48 month	4.362%	4.45%				
60 month	4.889%	5.00%				

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Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" 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.

All accounts other than Certificate Accounts and Dream Checking Accounts are Tiered Rate Accounts. For these accounts, if the balance is within a particular tier, the Dividend Rate and Annual Percentage Yield specified for that tier will apply to the full balance in the account.

For all accounts, 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.

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.

6. Certificate Account Features

a. Account Limitations

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

1) Amount of Penalty. The penalty will equal the lesser of: (1) all dividends earned on the entire balance since the beginning of the current term, or (2) 90 days' dividends on the entire balance if the certificate term is one year or less, and 180 days' dividends on the entire balance if the certificate term is more than one year.

2) How the Penalty Works. If earned dividends have previously been withdrawn, the penalty will be deducted from the principle balance.

3) Exceptions to Early Withdrawal Penalties. For Dream Certificate accounts only, one time per certificate, you may withdraw up to 25% of the principal balance of a certificate account without penalty beginning 60 days after the account opening date. In addition, at our option, we may pay any certificate 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 73 and has a required minimum distribution (RMD) or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal 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.

7. Dream Certificate Account Features

You must set up a Dream Certificate account with automatic deposits from another account you have with us or another financial institution. These deposits must occur at least once per month and must total at least $10.00 per month. If three (3) months' payments are skipped during the term, the automatic deposit will be cancelled, the Dream Certificate will be terminated with a penalty, and the remainder of the account will be transferred to the regular share savings account. You may have more than one Dream Certificate account, but the total amount you may have in all the Dream Certificate accounts you have with us combined is capped at $100,000.00. The cap is determined by Social Security number. Once the cap is reached, no more deposits will be allowed.

8. Youth & Teen Account Features

Youth accounts are open to members ages 12 and under. Teen accounts are open to members 13 to 18 years of age. Youth accounts are eligible for a $10 bonus gift card. Each time you make a deposit of $10 or more, you will receive a stamp on your youth account bonus card. When 10 stamps have been accumulated, you can exchange the bonus card for a $10 gift card honored at participating stores. You may earn no more than 5 gift cards per year.

9. Fresh Start Checking Accounts

a. Opening Criteria

Fresh Start Checking accounts are available to members 18 years and older who do not qualify for a Dream Checking account due to a negative ChexSystems report. Fresh Start checking accounts require $25.00 to start and you will be charged a $5.00 monthly service charge beginning when the account is started. In order to qualify you must have no more than two ChexSystems records and must not owe other creditors more than $500 total. ChexSystems records must be older than one year and must not reflect account closures due to fraud. If you owe us any money, this must be paid in full before an account may be started.

b. Converting to Dream Checking Account

Fresh Start Checking account holders in good standing for twelve (12) consecutive months are eligible to convert the account to a Dream Checking Account. A new ChexSystems report must be pulled to verify no new account closures or losses reported.

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10. Dream Round Up Account Features

The Dream Round Up Account is available to those that have an open Dream Rewards Checking Account or a Learn & Earn Checking Account. Upon your enrollment in the Dream Round Up Savings Account program, we will round up debit card purchase transactions from the eligible accounts you have with us to the nearest dollar amount and transfer the difference from the eligible account to the Dream Round Up Savings Account. Only merchant purchase transactions qualify for the round up transfers; cash app transactions and other types of money transfer transactions will not qualify. On November 1 of each year, all funds in the Dream Round Up Savings Account including earned dividends will be transferred back to the eligible account. We will not round up purchases posted for any day in which you do not have sufficient funds in the eligible account to cover the Round Up transfer. If any debit card transaction is subsequently cancelled or reversed, the corresponding transfer to the Dream Round Up Club savings account will not be reversed and will remain in the Dream Round Up account.

You may not make direct deposits, or any other kind of transfer into the account. Any unauthorized deposits will be transferred back to the originating account. If you close your account or withdraw funds before the end of the term which is October 31, you will be charged a penalty. The penalty will equal the lesser of: (1) all dividends earned on the entire balance since the beginning of the current term, or (2) 90 days' dividends.

We may modify or cancel the Dream Round Up Savings Account at any time without prior notice. You may cancel and close the Dream Round Up Savings Account at any time by notifying the Credit Union.

11. Dream Rewards Checking Account Features

When the qualifications set forth below are satisfied, Dream Rewards Checking Account owners earn points for a on-time payments on Auto/RV loans and HELOC loans, as well as Certificates with Cyprus. Reward points may be redeemed for merchandise or services made available under the Dream Rewards program. Dream Rewards Checking Accounts are only available to members eighteen years old or older.

There are three reward tiers for Dream Rewards Checking accounts, based on the level of qualifying debit and credit card activity on the account. Qualifying debit and credit card activity includes purchases made using your Cyprus Credit Union Dream Rewards debit card or Cyprus Credit Union credit card ("Card transactions"). Your reward tier may change from month to month based on the level of qualifying activity on the account during the statement cycle.

BASE TIER:

- **Qualifying requirements:** 0 - 19 Card transactions.
- **Service Charge:** The base tier is subject to a monthly charge as set forth in Our Service Charges schedule.
- **Rewards:**
  - 0.50% discount on any Auto and/or RV loan

TIER 1 (Big Rewards):

- **Qualifying requirements:** 20 – 39 Card transactions.
- **Rewards:**
  - 50 reward points for an on-time qualifying loan payment made on or before its due date during the statement cycle. (Limit one 50 point reward per qualifying loan type per month)
  - 50 reward points for each dividend payment on a certificate account during the statement cycle. (Limit one 50 point certificate reward per month)
  - 0.50% discount on any Auto and/or RV loan
  - Monthly Dream Reward Checking Fee waived.

TIER 2 (Bigger Rewards):

- **Qualifying requirements:** 40 - 74 Card transactions.
- **Rewards:**
  - 3 reward points for each debit card transaction made during the statement cycle
  - 200 reward points for an on-time qualifying loan payment made on or before its due date during the statement cycle. (Limit one 200 point reward per qualifying loan type per month)
  - 200 reward points for each dividend payment on a certificate account during the statement cycle. (Limit one 200 point certificate reward per month)
  - 0.50% discount on any Auto and/or RV loan
  - Monthly Dream Reward Checking Fee waived.

TIER 3 (Biggest Rewards):

- **Qualifying requirements:** at least 75 Card transactions.
- **Rewards:**
  - 10 reward points for each debit card transaction made during the statement cycle
  - 500 reward points for an on-time qualifying loan payment made on or before its due date during the statement cycle. (Limit one 500 point reward per qualifying loan type per month)
  - 500 reward points for each dividend payment on a certificate account during the statement cycle. (Limit one 500 point certificate reward per month)
  - 0.50% discount on any Auto and/or RV loan
  - Monthly Dream Reward Checking Fee waived.

Any loan discount will be terminated if the Dream Rewards Checking Account is terminated for any reason.

Dream Rewards Point redemption procedures, merchandise and services that may be purchased with Dream Rewards points, and additional terms and conditions are available at https://dreamrewards.cypruscu.com/. Terms and conditions are subject to change at any time.

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Our Service Charges

Account Closure (If closed within 90 days of opening) $10

Account Research/Reconciliation ..... $20 per hour
($20 minimum, No charge if credit union error)

Bad Address (one time) $5

Card Payment/ Check by Phone $10

Card Replacement $10

Card Rush Order ..... $25 per card

Check Copy $3

Coin > $100 ..... 5%

Collection Items ..... $25 per item

Counter Checks ..... $1 per sheet

Dream Reward Checking Base Tier Monthly Charge $5

Fresh Start Checking Monthly Service Charge …….. $5

Garnishment $25

Inactive Account $5
(monthly after 1 year of no activity, youth accounts excluded)

Non CO-OP ATM $3

Paper Statement Fee ..... $3 per month

Privilege Pay Items ..... $25 per item

Photocopy ..... $1 per page

Repo Processing $50

Returned for Insufficient Funds (NSF) Items* $25

Special Check Handling ..... $25 per item

Statement Copy $5

Stop Payment: Checks and ACH $25

Teller Check (2 free per month) $1

Verification of Deposit $5

Voice Response/Home Banking Check Withdrawal $1

Wire Transfer: Incoming or Outgoing $15

Wire Transfer: International $50

**An NSF charge is imposed 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 charge.*

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