Our Rates & Service Charges (Consumer)

GREEN MOUNTAIN CREDIT UNION
Where Opportunities begin
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"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 Savings, Checking and Share Certificate Accounts

Effective Date: 09-04-2026	Interest Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Interest Compounded & Credited
Individual Share Savings	0.10%	0.10%	$5.00	NA	NA	Quarterly
Joint Share Savings	0.10%	0.10%	$10.00	NA	NA	Quarterly
Special Savings	0.10%	0.10%	NA	NA	NA	Quarterly
Holiday Club	0.10%	0.10%	NA	NA	NA	Quarterly
Money Market Savings						
$2,000.00 - $9,999.99	1.30%	1.31%	NA	$2,000.00	NA	Quarterly
$10,000.00 - $49,999.99	1.40%	1.41%				
$50,000.00 - $99,999.99	2.00%	2.02%				
$100,000.00 or greater	2.25%	2.27%				
Individual Retirement Account (IRA) Savings						
$500.00 - $9,999.99	0.30%	0.30%	NA	$500.00	NA	Quarterly
$10,000.00 - $49,999.99	0.40%	0.40%				
$50,000.00 - $99,999.99	0.45%	0.45%				
$100,000.00 or greater	0.45%	0.45%				
Share Draft (Checking)	NA	NA	NA	NA	NA	Monthly
IOLTA Draft (Checking)	0.10%	0.10%	NA	NA	NA	Quarterly
Share Certificate						
6 Month	3.54%	3.60%	$500.00	$500.00	NA	Monthly
7 Month Special	4.17%	4.25%				
11 Month Special	3.74%	3.80%				
12 Month	3.35%	3.40%				
18 Month	3.15%	3.20%				
24 Month	2.96%	3.00%				
36 Month	2.96%	3.00%				
48 Month	2.96%	3.00%				
60 Month	2.96%	3.00%				
IRA Share Certificate						
12 Month	3.59%	3.65%	$500.00	$500.00	NA	Monthly
24 Month	3.20%	3.25%				
36 Month	3.20%	3.25%				
48 Month	3.20%	3.25%				
60 Month	3.20%	3.25%				
Social Share Certificate						
12 Month	0.10%	0.10%	$500.00	$500.00	NA	Monthly
18 Month	0.20%	0.20%				
24 Month	0.30%	0.30%				
36 Month	0.40%	0.40%				
48 Month	0.50%	0.50%				
60 Month	0.60%	0.60%				
Social Share Certificate 12 Month	0.00%	0.00%	$500.00	$500.00	NA	Monthly

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Effective Date:	Interest Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Interest Compounded & Credited
09-04-2026						

Explanation of Rates & Service Charges

"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 Interest Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Interest Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Money market and IRA savings accounts are Tiered Rate Accounts. For these accounts, if the account balance falls within a particular tier, the specified Interest Rate for that tier will apply to the full balance in the account. The Interest Rates and Annual Percentage Yields are the rates as of the effective date shown above. For Certificate Accounts, the Interest 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 interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

2. Compounding and Crediting

Interest will be compounded and credited as identified above.

3. Accrual of Interest

Interest will begin to accrue on non-cash 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.

4. 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, interest is calculated using the Average Daily Balance method, in which interest is calculated by applying a periodic rate to the Average Daily Balance in the account for the period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

5. Account Limitations

For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after October 10 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be terminated and pay you the full balance. You may make transfers or withdrawals in the first seven (7) days the account is open without restriction.

6. 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.

1) Amount of Penalty. The penalty equals 365 days' interest on the Certificate Account.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal; however, if the account balance falls below the minimum required balance, the account will be terminated, and the penalty calculated on the entire balance. If earned interest has previously been withdrawn or is insufficient to cover the penalty, 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

All Certificate Accounts except Special Certificates are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. At maturity, Special Certificates will be renewed into a Regular Certificate with a term that is equal to or less than but closest to the term of the original Special Certificate. (Example only: an 11-month Special Certificate would be renewed to a 6-month regular certificate.) 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.

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Our Service Charges

Fees listed below may be reduced or waived – **Effective 9-23-2025**	
Abandoned Property Fee (per membership)	$100.00 on day 365
Account Closure	$25.00 if account closed within 3 months of opening
Account Reconciliation	$15.00/Hour - $15.00 minimum charge
Account Research	$15.00/hour - $15.00 minimum charge
ATM/Debit card replacement	$10.00 standard mail / $40.00 Express Mail
Bad Address on file/return mail-statements	$5.00 month – Future mailings suspended until address updated
Check Orders	Varies by Style
Copy of Check	$5.00 per check
Daily Negative Balance Fee	$1.00 a day, after 7th day, not to exceed 25 days per occurrence.
Escheatment (At time of Escheatment)	$25.00 per membership
E-Statements	FREE
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.)*
Legal Processing (writ, levy, etc.)	$25.00 each
Non-Sufficient Funds (NSF)*	$30.00 per presentment *(Applies to non-sufficient funds or overdraft items created by check, in person, and ATM withdrawal, or other electronic means.)*
ACH return fee	20.00 per presentment (or item?)
Official Check	$1.50
Paper Statement	$2.50 monthly/quarterly
Paper Statement copy	$3.00/per copy
Photocopy	$1.00/per copy
Stop Payment Items	$17.00 Per Item
Temporary Checks	First sheet of 4 free, thereafter $2.00 per sheet of 4
Wire Transfer (Incoming)	$5.00 Per Transaction
Wire Transfer (Outgoing)	$20.00 Per Transaction
Wire Transfer (international)	$35.00 Per Transaction

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

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