Savings & Checking Account Disclosure

Wings Credit Union

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance Required to Open	Average Daily Balance to Obtain APY	Dividend Rate Change Frequency	Dividend Crediting & Compounding	Transaction Limits
Share Savings	0.15%	0.15%	$5	None	Quarterly	Quarterly	None
Everyday Savings	0.15%	0.15%	None	None	Quarterly	Quarterly	None
IRA Share Savings	0.15%	0.15%	None	None	Weekly	Monthly	None
Holiday Club[1]	0.15%	0.15%	None	None	Quarterly	Quarterly & Nov 1	See below
High-Yield Savings & IRA High-Yield Savings $0 - $9,999.99 $10,000 - $49,999.99 $50,000 - $249,999.99 $250,000 - $999,999.99 $1,000,000 - $4,999,999.99 $5,000,000+	 0.10% 1.30% 1.45% 1.55% 2.00% 3.00%	 0.10% 1.31% 1.46% 1.56% 2.02% 3.04%	None	None	Weekly	Monthly	None
Investment Money Market & IRA Investment Money Market $0 - $4,999.99 $5,000 - $49,999.99 $50,000 - $99,999.99 $100,000+	 0.00% 0.15% 0.20% 0.25%	 0.00% 0.15% 0.20% 0.25%	$5,000	None	Weekly	Monthly	Max 2 withdrawals per month without fee
Elevate Savings[2] With direct deposit Without direct deposit	 3.69% 3.45%	 3.75% 3.50%	$10,000 New money only	$10,000	Weekly	Monthly	None
Everyday Checking	0.01%	0.01%	None	None	Monthly	Monthly	None
High-Yield Checking[4] If requirements are met: Up to $25,000 $25,000.01+ If requirements are not met:	 3.00% 0.01% 0.01%	 3.04% 0.01% - 3.04% 0.01%	None	None	Monthly	Monthly	None
Student Spend Account[3]	0.01%	0.01%	None	None	Monthly	Monthly	None

Terms that apply to all accounts:

- Dividends will begin to accrue on the business day of deposit. Above are prospective dividend rates for the current dividend period.
- All accounts have variable dividend rates and may change as determined by the Board of Directors.
- Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period.
- The average daily balance is calculated by adding the balance in the account each day of the period and dividing that figure by the number of days in the period.
- The following are examples of dividend periods. All other dividend periods follow the same pattern of dates: Monthly Jan 1-Jan 31; Quarterly Jan 1-Mar 31.
- The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.
- Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.
- Fees may reduce earnings.

[1]Holiday Club:

- Withdrawals are not allowed. On the first business day of November, dividends will be paid and the entire balance of the account will be transferred to the Share Savings Account.
- If closed prior to November 1st, accrued dividends will not be paid.

[2]Elevate Savings:

Dividends are calculated based on the average daily balance in the account. To obtain the displayed rate, you must have ACH payroll direct deposit(s) totaling $1,000 or more in the 34 calendar days preceding the last day of the month. Income earned through self-employment or working an IRS classified "Gig Economy" job does not qualify as direct deposit. If requirement is not met, the rate will be 0.25% lower. If average daily balance is below $10,000, APY earned will be 0.00%.

[3]Student Spend Account:

- Checks will not be issued on this account.

[4]High-Yield Checking:

Dividends are calculated based on the average daily balance in the account. If requirements are met, a higher rate will be paid for the first $25,000 and a lower rate will be paid for any amounts over $25,000. If requirements are not met, your dividend rate on your entire balance will be the lower rate. Requirements:

- You must be enrolled in eDocuments
- You must have ACH payroll direct deposit(s) totaling $1,000 or more in the 34 calendar days preceding the last day of the month. Income earned through self-employment or working an IRS classified "Gig Economy" job does not qualify as direct deposit.
- You must have 15 net PIN or signature point-of-sale debit and/or credit card transactions over $5 in the 34 calendar days preceding the last business day of the month. All debit and/or credit transactions must be posted one business day prior to the last business day of the month. The net is calculated by counting the number of PIN and signature point-of-sale debit and/or credit purchase transactions over $5 and subtracting any PIN or signature point-of-sale debit and/or credit return transactions processed during that period.

Schedule of Fees

Transaction will post with the following description unless noted with parentheses.

Fee type	Will show on statements as	Will be charged for	Fee amount
Check Printing	HarlandClarke-Li CHK Order	Check orders.	Varies based on design & quantity
Check Copy, Statement Copy or History Print Out	Stmt/Check Copy Fee	A copy of a check, statement or a history printout.	$2 per item
Collection Item	Foreign Check in U.S. Dollars	Deposit of a foreign check payable in U.S. Dollars.	Varies – bank fee
Courtesy Pay	Courtesy Pay Fee	Overdrafts created by check, ACH, ATM or debit card, in-person withdrawal, and other electronic withdrawals due to non-sufficient available funds.	$30 per item, up to four (4) per day
Dormant Account Fee	Dormant Account Fee	Accounts with no activity for over 1 year.	$20 per month
Excessive Withdrawal Fee	Excessive Withdrawal Fee	More than 2 withdrawals from Investment Money Market/Investment Money Market IRA.	2 free withdrawals per month, then $20 per withdrawal
Foreign Transaction Fee	Foreign Transaction Fee	ATM and Visa® Debit Card transactions completed in or processed by merchants in foreign countries.	Visa will charge 0.8% for international transactions that are charged by the merchant in U.S. Dollars and 1% for international transactions that are charged by the merchant in its country's currency that involve conversion to U.S. Dollars.
Invalid Address Fee	Invalid Address Fee	Mail returned due to an invalid address.	$5 per month
Non-Proprietary ATM Withdrawals	ATM Service Charge	ATM withdrawals performed at machines not owned or operated by Wings.	5 FREE withdrawals per statement cycle, then $2.50 per transaction
Paid Item Fee	Paid Non Sufficient Funds Charge, Paid Held Funds Charge, Paid ACH Non Suff Funds Charge Paid ACH Held Funds Charge	Overdrafts created by check or ACH due to non-sufficient available funds.	$30 per item
Paper Statement Fee	Paper Statement Fee	Checking accounts that are not enrolled in eDocuments.	$3 per month – waived if primary account owner is under age 18 or age 65+
Recurring Debit Return Fee	NSF Fund Chg	Recurring debit transaction returned unpaid.	$30 per item
Return ACH Fee	Return ACH Fee	ACH item that is returned unpaid.	$30 per presentment
Return Check Fee	Return Check NSF, Return Check HF	Checks that are returned unpaid.	$30 per presentment
Returned Deposit	Deposit Item Rev Fee	Deposited check that is returned unpaid.	$10 per item
Research Fee	Research Fee	Request for document review or research.	$20 per hour ($10 minimum)
Stop Payment	Stop Payment, ACH Stop Pmt Fee	Placing a Stop Payment on a check or ACH item.	$30 per check or item

Other Services

Fee type	Fee applies to	Fee amount
Check Cashing	Checks	Free with active checking account[5], otherwise $5 per check[6]
Cashier's Check	Cashier's Checks	One (1) free per day with active checking account[5], $5 each additional check
Visa Gift Card	Visa Gift Cards	$2 per card
Outgoing Domestic Wire Transfer	Wire Transfers	$30 per transfer
Incoming Wire Transfer	Wire Transfers	No fee
Outgoing International Wire Transfer (Personal)	Wire Transfers	$50 per transfer
Levy Garnishment Fee	Levy or Garnishment	$100 per occurrence

[5] An active checking account is defined as five (5) or more transactions per month (deposits, transfers, debit card trans., bill pay, etc.) AND $1,000 or more in direct deposits per month.

[6] Fee does not apply to checks less than $100, checks issued on a Wings account or if account holder has matching funds on deposit.

Posting Order of Items & Timing

To minimize overdraft and NSF charges, items post to your account as follows:

- Checks (that were written against your account) – Posted in a batch nightly from smallest dollar amount to the largest. This does not include checks brought directly into a branch for negotiation - which may be posted immediately.
- ACH Items (electronic credits and debits that you authorized) – Multiple batches are received throughout the day. For each batch – domestic credits are posted first, domestic debits are posted second from the smallest dollar amount to the largest, and foreign items are posted last. There may be a posting delay for foreign items "International ACH Transactions" (IAT's) due to OFAC list screenings.