Rates & Service Charges

Effective: 2026-09-01

This Rates & Service Charges document explains current terms, rates and service charges applicable to the 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 of an account at Industrial CU agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Deposit Account Rates

Account Type	Annual Percentage Yield	Dividend Rate	Additional Terms
Savings	**0.15%**	0.15%	N/A
Youth Savings	**0.25%**	0.25%	N/A
Health Savings Account	**2.00%**	1.98%	N/A
Premier Savings			Minimum opening balance and minimum daily balance to maintain dividends is $10,000.
$10,000 - $49,999.99	**0.50%**	0.50%	
$50,000 - $99,999.99	**1.25%**	1.24%	
$100,000 - $199,999.99	**1.50%**	1.49%	
$200,000 - $399,999.99	**1.75%**	1.74%	
$400,000 and above	**2.50%**	2.47%	
Traditional/Roth IRA			N/A
$0 - $9,999	**1.00%**	1.00%	
$10,000 - $49,999	**1.00%**	1.00%	
$50,000 - $99,999.99	**1.50%**	1.49%	
$100,000 - $199,999	**2.00%**	1.98%	
$200,000 - $399,999.99	**2.75%**	2.72%	
$400,000 and above	**3.50%**	3.45%	
Certificates			Minimum opening balance of $500 for all certificate terms.
6 Month	**2.00%**	1.98%	
12 Month	**3.00%**	2.96%	
18 Month	**3.00%**	2.96%	
24 Month	**3.00%**	2.96%	
36 Month	**2.75%**	2.72%	
48 Month	**2.75%**	2.72%	
60 Month	**2.75%**	2.72%	

Account types not listed do not receive dividends or earn interest. Dividends will not be paid on accounts without a valid Tax ID Number. All dividends are calculated, paid out, and compounded monthly.

Explanation of Rates & Service Charges

As explained in the MSA, the Rates & Service Charges 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 are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors. Premier Savings and IRA accounts are Tiered Rate Accounts. For these accounts, if the account balance falls within a particular tier, the dividend rate for that tier will be paid on the entire balance in the account. 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. The

Dividend Rate and Annual Percentage Yield identified above are the rates and yields for the last dividend period, as shown above.

3. Compounding and Crediting

Dividends will be compounded and credited as set forth 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. For Certificate accounts the dividends are compounded and credited to the account on the day of the month the Certificate was opened.

4. Accrual of Dividends

Dividends will begin to accrue on all deposits on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends will not be paid, except for certificate accounts. If you close a certificate account, we will pay accrued dividends.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth 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

6(a). General Terms

After you start the account, you may not make additional deposits to a Certificate Account. The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

6(b). Certificate Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date. The amount of the penalty depends on the original term of the certificate, and will be calculated according to the account's dividend rate as stated in the following table:

Original Term	Early Withdrawal Penalty
6-month Term	Equivalent of 90 days of dividends.
12-month Term	Equivalent of 180 days of dividends.
18-month Term	Equivalent of 270 days of dividends.
24-month Term	Equivalent of 360 days of dividends.
36-month Term	Equivalent of 540 days of dividends.
48-month Term	Equivalent of 700 days of dividends.
60-month Term	Equivalent of 900 days of dividends.

The penalty is first applied as a forfeiture of part or all of the dividends that have been earned and not yet paid out at the time of early withdrawal. Any portion of the penalty not covered by unpaid dividends will be deducted from the principal balance.

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.

6(c). Certificate 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.

6(d). Certificates are 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. Health Savings Account (HSA) Terms

All transactions posted to the Health Savings Account made by online banking or other transaction will be reported to the IRS as current year, normal distributions or regular contributions. Any request for a Prior Year Contribution, Direct Transfer or Rollover of HSA or Archer Medical Savings Account funds must be made in writing to a credit union representative, either in person or through the mail.

It is your responsibility to know if you qualify for an HSA and to use the funds for qualified medical expenses. Please refer to a tax professional for specific tax implications.

We may permit you to access the HSA with a debit card. If we do permit such access, it is for the convenience of managing the HSA. You may use your HSA debit card to purchase goods and services any place your Card is honored by participating merchants. Funds to cover your HSA debit card purchases will be deducted from the HSA.

An HSA debit card purchase may not be authorized if the amount of purchase exceeds the available balance in the account at the time the authorization is requested. If the balance in the account is not sufficient to pay the transaction amount, the account will be subject to a charge as set forth in "Our Service Charges," and the credit union may terminate all services under this Agreement. If an overdraft is created, you agree to repay it immediately.

Except as otherwise set forth herein, HSA debit card transactions are subject to the terms and conditions of the Electronic Funds Transfer provisions in the Member Service Agreement, Part 2.

Service Charges

Checking Accounts

Checking 360 ..... $10.00 per month

Epic Checking ..... $5.00 per month

Essential Checking ..... $2.00 per month
Waived with e-statements.

No fees charged for Fiduciary and Trust Essential Checking accounts.

Non-Sufficient Funds (NSF) Returned Item[1] $25.00

Overdraft Transfer ..... $1.00 per overdraft

Courtesy Pay Overdraft

ATM & everyday debit card transactions
(if consented to Extended Courtesy Pay)
and recurring debit card transactions..... $15.00 per item*

ACH transactions, checks, in-branch
transactions, online Bill Payer items, and
Online Banking transfers ..... $25.00 per item*
**waived when total negative balance is $5 or less*

Canceled Check Copy (2 free) ..... $1.00 per check copy

Health Savings Account (HSA)

Opening/Enrollment $25.00

Individual Retirement Account (IRA)

Opening/Enrollment $10.00

Other Services

Account Reconciliation ..... $15.00 per hour

Account Research ..... $15.00 per hour

Account Research Trip $25.00

Automated Clearing House (ACH)
Returned Item ..... $10.00 per item

ATM Card $5.00

Bad Address ..... $5.00 per month

Cashier's Check ..... $1.00 per item

Convenience Checks
(4 checks per page) ..... $1.50 per page

Debit Card Instant Issue Fee $5.00

Debit Card Reactivation Fee $15.00

Dormant/Inactive Account ..... $5.00 per month
Waived for average balances of at least $100 and for minor accounts.

Foreign Draft ..... $2.00 per item

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.

Loan Payment by Debit Card, Self-Service ..... $6.00 per payment

Loan Payment by Debit Card, Via Live Agent ..... $10.00 per payment

Online Bill Payer ..... $5.00 per month
Waived with e-statements.

Returned Check – Self ..... $25.00 per item

Returned Statement ..... $5.00 per month

Skip a Payment ..... $20.00 per payment

Statement Copy ..... $5.00 per copy

Stop Payment ..... $15.00 per stop order

Wire, Domestic ..... $10.00 per transfer

Wire, International in Foreign Currency ..... $20.00 per transfer

Wire, International in U.S. Dollars ..... $40.00 per transfer

Industrial does not charge a fee for incoming wires.
For International wires in foreign currency, Industrial exchanges the funds on behalf of the member prior to sending the wire.
For International wires in U.S. dollars, the organization that receives the wire exchanges the funds.

[1] An NSF service charge is assessed 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.