

This supplement is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please contact the Credit Union to obtain current rate information.

Effective Date:

**RATE AND BALANCE INFORMATION – SAVINGS AND CHECKING ACCOUNTS**

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
<input type="checkbox"/> <b>Regular Savings</b> ❖ \$100.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$100.00	\$25.00
<input type="checkbox"/> <b>Junior Savings</b> ❖ \$25.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$25.00	N/A
<input type="checkbox"/> <b>MY Account Savings</b> (Age 25 and under) ❖ \$50.00 and over	_____ %	_____ %	Monthly	Monthly	\$25.00	\$50.00	\$25.00
<input type="checkbox"/> <b>Secondary Savings</b> ❖ \$0.00 and over	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> <b>Advantage Checking<sup>(3)</sup></b> ❖ \$0.00 to \$20,000.00 ❖ \$20,000.01 and Over	_____ % _____ %	_____ % _____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> <b>Basic Checking</b>	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> <b>Organizational Checking</b> (Accounts with EIN/TIN)	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> <b>MY Account Checking</b> (Age 25 and under)	_____ %	_____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> <b>Traditional IRA Savings</b> <input type="checkbox"/> <b>Roth IRA Savings</b> <input type="checkbox"/> <b>Educational IRA Savings</b> ❖ \$0.00 to \$2,499.99 ❖ \$2,500.00 to \$24,999.99 ❖ \$25,000.00 and Over	_____ % _____ % _____ %	_____ % _____ % _____ %	Monthly	Monthly	N/A	N/A	N/A
<input type="checkbox"/> <b>Insured Money Market</b> ❖ \$0.00 to \$2,499.99 ❖ \$2,500.00 to \$24,999.99 ❖ \$25,000.00 and Over	_____ % _____ % _____ %	_____ % _____ % _____ %	Monthly	Monthly	\$2,500.00	N/A	N/A
<input type="checkbox"/> <b>Insured Money Market Plus</b> ❖ \$0.00 to \$99,999.99 ❖ \$100,000.00 and Over	_____ % _____ %	_____ % _____ %	Monthly	Monthly	\$100,000.00	N/A	N/A

**RATE AND BALANCE INFORMATION – CERTIFICATE ACCOUNTS**

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Withdrawals	Renewable
<input type="checkbox"/> <b>Regular Share Certificate</b> Term _____	_____ %	_____ %	Monthly, Monthly (1), at Maturity	Account's Term	\$500.00	Allowed with Withdrawal Penalty <sup>(2)</sup>	Automatic
<input type="checkbox"/> <b>Jumbo Certificate</b> Term _____	_____ %	_____ %	Monthly, Monthly (1), at Maturity	Account's Term	\$100,000.00	Allowed with Withdrawal Penalty <sup>(2)</sup>	Automatic
<input type="checkbox"/> <b>IRA Certificate</b> <input type="checkbox"/> <b>Roth IRA Certificate</b> <input type="checkbox"/> <b>Educational IRA Certificate</b> Term _____	_____ %	_____ %	Monthly, Monthly (1), at Maturity	Account's Term	\$500.00	Allowed with Withdrawal Penalty <sup>(2)</sup>	Automatic
<input type="checkbox"/> <b>Jumbo IRA Certificate</b> Term _____	_____ %	_____ %	Monthly, Monthly (1), at Maturity	Account's Term	\$100,000.00	Allowed with Withdrawal Penalty <sup>(2)</sup>	Automatic

<sup>(1)</sup> For Regular Share Certificate and Jumbo Certificate accounts, at your option you may choose to have dividends credited to your certificate account, paid by check or transferred to another account. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

<sup>(2)</sup> At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction, 2. 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 59 1/2 or becomes disabled, 3. After the close of the dividend period in which the owner's membership was terminated in accordance with the bylaws of the Credit Union, or 4. Withdrawal as a result of liquidation of the Credit Union.

<sup>(3)</sup> For Advantage Checking balances to qualify for dividends, the checking account must have 20 or more debit card purchases and recurring electronic direct deposits with an aggregate of at least \$1,000 per statement cycle. Examples of recurring electronic direct deposit sources may include payroll, social security, pension, disability, veteran benefit payments.

## SCHEDULE OF FEES AND CHARGES

### **Credit Union Membership**

#### **Membership Savings**

Regular Savings, MY Account Savings,  
and Junior Savings \$25.00 Par Value

### **Savings Account Fees**

#### **Regular Savings and MY Account Savings**

Account Minimum Balance<sup>(1)</sup> \$25.00/Month if the minimum  
balance is not maintained  
Bad Address \$10.00/Month  
Inactive/Dormant Accounts \$5.00/Month if no transactions  
after 12 months

### **Money Market Accounts**

Excess Transaction \$32.00/Item  
NSF \$32.00/Item  
Below Minimum Withdrawal (\$100) \$32.00/Item

### **Individual Retirement Accounts**

IRA Periodic Distribution \$5.00/Check  
Annual Plan Maintenance Fee \$10.00

### **General (Apply to all Savings Accounts)**

Account Closure \$25.00 If closed within  
90 days of opening  
Paper Statement<sup>(2)</sup> \$5.00/Statement

### **Checking Account Fees**

#### **Advantage Checking**

Checking (monthly maintenance) \$6.00/Month <sup>(3)</sup>

#### **Basic Checking**

Checking (monthly maintenance) \$3.00/Month <sup>(2)(4)</sup>

### **General (Apply to all Checking Accounts) <sup>(5)</sup>**

Check Copy \$3.00/Item  
Check Printing Prices vary depending on  
style selected  
Paper Statement<sup>(2)</sup> \$5.00/Statement  
Overdraft Transfer \$3.50  
Paid NSF (Courtesy Pay) \$32.00/Overdrafted Item  
Returned NSF \$32.00/Returned Unpaid Item

### **ATM & Credit/Debit Card Fees**

ATM Empty Envelope Deposited \$10.00/Occurrence  
ATM Withdrawal – Non-SSSCU<sup>(6)</sup> \$2.00/Occurrence  
Errors on Non-SSSCU ATM Deposit Slips \$2.00/Occurrence  
Plastic Card – Expedited Fees<sup>(7)</sup>  
Regular Shipping \$15.00/Occurrence  
2-Day Shipping \$26.25/Occurrence  
Overnight Shipping \$42.00/Occurrence  
Ship to Branch \$15.00/Occurrence  
Plastic Card Replacement \$10.00/Card  
Instant Issue Plastic Card \$15.00/Card

### **Other Service Fees**

Account Levy/Garnishment \$75.00  
Account Research \$25.00/Hour  
ACH Origination Return \$15.00/Item  
EFT/ACH Invalid Account Number / Manual  
Posting Fee – Effective 11/1/2019 \$5.00/Occurrence  
Automatic System Advance (\$50 Increments)  
for Overdraft from Line of Credit \$3.50/Occurrence  
Cashier's Check \$5.00/Check  
Coin Exchange 10% On all amounts unless deposited  
Counter Check \$2.00/Sheet  
Deposited/Loan Payment Item Returned \$15.00/Item  
Expedited Payments (Bill Pay) \$11.00/Occurrence  
Foreign Item Processing \$20.00/Item  
Gas and Oil Draft Processing \$20.00/Occurrence  
Loan Payment (by ACH or Debit/Credit)  
Online \$2.00/Occurrence  
By Telephone \$10.00/Occurrence  
Money Order \$3.00/Money Order  
Non-Member Check Cashing 25% Up to \$20.00  
Non-Member Transactions \$5.00/Transaction  
Notary Fee – Member \$1.00/Notary  
Notary Fee – Non-Member \$15.00/Notary  
Statement Copy \$5.00/Copy  
Stop Payment \$32.00/Item stopped  
Verification of Deposits \$10.00/Occurrence  
Western Union Commercial Money Order \$17.50 to \$54.50 Based on  
dollar amount per money order  
Wire Transfer  
Incoming \$10.00/Transfer  
Outgoing Domestic \$35.00/Transfer

### **Safe Deposit Box Fees**

3" x 5" Box \$25.00/Year  
5" x 5" Box \$50.00/Year  
3" x 10" Box \$75.00/Year  
5" x 10" Box \$100.00/Year  
10" x 10" Box \$150.00/Year  
Drilling of Safe Deposit Box \$150.00/Occurrence  
Replacement Key \$50.00/Key

<sup>(1)</sup> Fee excludes Junior Savings account.

<sup>(2)</sup> Fee waived if account holder is 60 years and older in age.

<sup>(3)</sup> See Advantage Checking brochure for available account benefits.

<sup>(4)</sup> Fee can be waived if there are 20+ debit card purchases, or \$1,000.00 aggregate cash, check and/or ACH deposits per statement cycle.

<sup>(5)</sup> Applies to all checking accounts: Advantage Checking, Basic Checking, Organizational Checking and MY Account Checking.

<sup>(6)</sup> The first three (3) non-SSSCU ATM withdrawals for Organizational Checking and MY Account Checking are free, then \$2.00. The first six (6) non-SSSCU ATM withdrawals for Advantage Checking are free, then \$2.00.

*Additional fees may be charged by ATM owner.*

*SSSCU members can access surcharge-free ATMs. For the closest location visit [silverstatecu.com/locations](http://silverstatecu.com/locations) or access the locations page on our Mobile App.*

<sup>(7)</sup> These are pass through fees that are subject to change without notice.