

Rates & Service Charges



2401 E Pershing Blvd
Cheyenne, WY 82001
PH: 800-368-9328
www.bluefcu.com

This Rates & Service Charges disclosure explains current terms, rates, and service charges applicable to the savings, checking, and term share accounts we offer. We may offer other rates, require other 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 Term Share Accounts

Effective 01-DEC-2022	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Membership Savings	0.01%	0.01%	\$5.00	\$25.00	Quarterly	Quarterly
Supplemental Savings	0.01%	0.01%		\$25.00	Quarterly	Quarterly
Accelerated Savings *						
\$0 - \$1,000	4.89%	5.00%				
\$1,000.01 - \$5,000	1.00%	5.00% - 1.80%				
\$5,000.01 - \$10,000	0.50%	1.80% - 1.15%	N/A	N/A	Monthly	Monthly
\$10,000.01 - \$50,000	0.25%	1.15% - 0.43%				
\$50,000.01 and over	0.15%	0.43% - 0.15%				
Health Savings	0.01%	0.01%	N/A	\$25.00	Quarterly	Quarterly
Sky High Savings	0.30%	0.30%	N/A	N/A	Monthly	Monthly
Christmas Club Savings						
\$25.00 - \$5,000.00	1.24%	1.25%		\$25.00	Quarterly	Quarterly
\$5,000.01 or greater	0.01%	0.01% - 1.25%				
Money Market						
\$1,000.00-\$14,999.99	0.01%	0.01%				
\$15,000.00-\$24,999.99	0.10%	0.10%	\$1,000.00	\$1,000.00	Monthly	Monthly
\$25,000.00-\$74,999.99	0.15%	0.15%				
\$75,000.00-\$99,999.99	0.20%	0.20%				
\$100,000.00 and up	0.25%	0.25%				
Ultra-Money Market						
\$2,500.00 - \$99,999.99	0.01%	0.01%	\$2,500.00	\$2,500.00	Monthly	Monthly
\$100,000.00 and up	0.30%	0.30%				
IRA Savings (Regular, Traditional, Roth & SEP)	0.05%	0.05%	\$25.00	\$25.00	Quarterly	Quarterly
Extreme Checking						
\$0.00 - \$15,000.00 **						
Rewards for Life - Sapphire	1.98%	2.00%				
Rewards for Life - Gold	1.49%	1.50%				
Rewards for Life - Silver	1.00%	1.00%				
\$15,000.01 or more **			N/A	N/A	Monthly	Monthly
Rewards for Life - Sapphire	0.01%	0.01% - 2.00%				
Rewards for Life - Gold	0.01%	0.01% - 1.50%				
Rewards for Life - Silver	0.01%	0.01% - 1.00%				
Non-Qualifying **	0.00%	0.00%				
Basic Checking	0.00%	0.00%	N/A	N/A	N/A	N/A
Earn Five Checking	0.00%	0.00%	N/A	N/A	N/A	N/A
uAccount Checking ***	0.00%	0.00%	N/A	N/A	N/A	N/A

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	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Effective 01-DEC-2022						
Term Share Accounts – Regular, Traditional IRA, Roth IRA and SEP IRA						
Term Share (6 month) \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	1.74% 1.74% 1.74%	1.75% 1.75% 1.75%	\$1,000.00	\$1,000.00	Monthly	Monthly
Term Share (12 month) \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	2.91% 2.91% 2.91%	2.95% 2.95% 2.95%	\$1,000.00	\$1,000.00	Monthly	Monthly
Term Share (24 month) \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	2.52% 2.52% 2.52%	2.55% 2.55% 2.55%	\$1,000.00	\$1,000.00	Monthly	Monthly
Expandable Term Share (30 month) **** \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	2.96% 2.96% 2.96%	3.00% 3.00% 3.00%	\$1,000.00	\$1,000.00	Monthly	Monthly
Term Share (36 month) \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	2.67% 2.67% 2.67%	2.70% 2.70% 2.70%	\$1,000.00	\$1,000.00	Monthly	Monthly
Term Share (48 month) \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	2.28% 2.28% 2.28%	2.30% 2.30% 2.30%	\$1,000.00	\$1,000.00	Monthly	Monthly
Term Share (60 month) \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	2.67% 2.67% 2.67%	2.70% 2.70% 2.70%	\$1,000.00	\$1,000.00	Monthly	Monthly

	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Effective 01-DEC-2022						
Bump-Up Term Share Accounts – Regular only; no IRA.						
Bump Up Certificate (36 month) **** \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	1.79% 1.79% 1.79%	1.80% 1.80% 1.80%	\$1,000.00	\$1,000.00	Monthly	Monthly
Bump Up Certificate (60 month) **** \$1,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and greater	2.18% 2.18% 2.18%	2.20% 2.20% 2.20%	\$1,000.00	\$1,000.00	Monthly	Monthly

Bump-Up Term Share accounts offer the ability for a Member to voluntarily bump their rate to a higher offered rate if the Bump-Up Term Shares' offering rates move up during the term. 36-month may bump ONCE. 60-month may bump TWICE. Bump must be initiated by the Member.

* Accelerated Savings is limited to one Accelerated Savings share per social security number.

** For Extreme Checking to earn qualifying rates, the following criteria must be met:

- (1) Enroll for and receive electronic statement;
- (2) One Direct Deposit, ACH or Bill Pay must post to the account during the qualification cycle; and
- (3) Ten (10) Debit Card Purchases (excludes ATM transactions) must post to the account during the qualification cycle. Note: It may take several days for transactions to post after they are initiated.

*** uAccount Checking is for members ages 0-23. If under 18, an adult joint owner is required. Debit card may be issued. Must enroll for eStatements.

****30-Month Expandable Term Share and Bump Up Certificate shares are not eligible for IRAs.

Explanation of Rates & Service Charges

As explained in the MSA, this 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 you have with us are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except Term Share accounts, the dividend rate and annual percentage yield may change monthly. Accelerated Savings, Extreme Checking, and Christmas Club accounts are Tiered Rate accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier.

Money Market accounts and Ultra Money Market Accounts are Tiered Rate accounts. For these accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account.

For Term Share accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the term of the account. For Term Share 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 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.

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 using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For a Christmas Club account, the entire balance will be paid to you by check or transferred to another account with us on or after October 1 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. For a uAccount, once a member turns 24 years

of age, the funds in the account will be transferred to a Basic Checking account.

7. Term Share Account Features

a. Account Limitations

Except for the 30-month Expandable Term Share account, after you start the account, you may not make additional deposits. You may make additional deposits to a 30-month Expandable Term Share account or an IRA Term Share account.

b. Maturity

The Term Share 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 Term Share account before the maturity date.

1) Amount of Penalty. If the term of the account is one year or less the penalty will equal 90 days' dividends on the amount withdrawn. If the term of the account is more than one year and less than three years, the penalty will equal 180 days' dividends on the amount withdrawn. If the term of the account is three years or more, the penalty will equal 240 days' dividends on the amount withdrawn.

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 dividends have previously been withdrawn, the penalty will be deducted from the principle 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 72 or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Term Share accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Non-transferable/Non-negotiable

The account(s) you have with us is/are non-transferable and non-negotiable. 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.

8. Extreme Checking Features

The following features are unique to Extreme Checking accounts.

a. Account Qualifications

In order to earn the Qualifying Rate for the dividend period specified in the schedule above and to qualify for additional benefits described herein for a particular monthly qualification cycle, Extreme

Checking accounts must satisfy the following requirements: (1) Enroll for and receive electronic statement; (2) One Direct Deposit, ACH or Bill Pay must post to the account during the qualification cycle; and (3) Ten (10) Debit Card Purchases (excludes ATM transactions) must post to the account during the qualification cycle. Please note that the transactions must actually post to the account during the monthly qualification cycle. Transactions may take one or more banking days from the date the transaction was made to post to the account. Transactions that have been initiated but not posted as of the end of the cycle will not count as a qualifying transaction for that cycle (but will count in the following cycle when they post).

b. ATM Charge Rebates

If you have met your qualifications during the Monthly Qualification Cycle, we will reimburse you for ATM charges imposed during the Monthly Qualification Cycle by our institution and other U.S. financial institutions, up to a maximum of \$28.00 per cycle, with a limit of \$4.00 per transaction (does not include international transaction charges). If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

9. Earn 5 Checking Features**a. Account Qualifications**

For Earn 5 checking accounts that satisfy the qualification criteria, the credit union will pay a reward of \$0.05 for each debit card transaction in excess of five (5) that are posted during the statement cycle (subject to a \$25 maximum reward). Reward payments will be made on the last day of the month. To qualify for rewards, the account must be enrolled in eStatements through online banking, must have at least one automatic debit or credit (such as direct deposit or monthly bill payment), and must make more than five (5) point of sale purchases during the month.

Service Charges

Effective December 1, 2022

General

Account Research Reconciliation.....	\$20.00/hour
<i>1-hour minimum</i>	
Administration Charge on Escheat Accounts	\$50.00
Bad Address	\$10.00/month
Coin Counting	3.00%
<i>Coin Counting Free for Rewards for Life Gold and Sapphire</i>	
Collection Item	\$20.00
Copy of a Check	\$2.00
Deposited Item Return	\$15.00/item
Deposited Item Return (same payer & payee)	\$30.00/item
Non-Network ATM (non-Blue or non-CO-OP ATM's).....	\$1.00
<i>Non-Network ATM Free for Rewards for Life Sapphire</i>	
Foreign Currency Buy	\$14.50
Foreign Currency Sell	\$25.00
Foreign Drafts	\$10.00
Garnishment/Levy.....	\$75.00
Inactive Account*	\$25.00/month
Incoming Wire	\$5.00
<i>Incoming Wires Free for Rewards for Life Sapphire</i>	
International Wire.....	\$55.00
IRA/HSA Transfer	\$25.00
IRA Annual Service Charge	\$10.00
<i>IRA Service Charge Waived for Rewards for Life Gold and Sapphire</i>	
Monthly Mailed Statement.....	\$2.00
<i>Mailed Statements Free for Rewards for Life Gold and Sapphire</i>	
Non-Member-On-Us (>\$100)	\$5.00
Official Check.....	\$3.00
<i>Official Checks Free for Rewards for Life Sapphire</i>	
Outgoing Domestic Wire	\$25.00
<i>Outgoing Domestic Wires Free for Rewards for Life Sapphire</i>	
Statement copy	\$3.00

Checking Accounts

ACH Origination (Outgoing)	\$25.00
Courtesy Pay (Check/ACH/Debit)****	\$30.00
Fresh Start Checking Account Opening	\$15.00
Fresh Start Checking Monthly Maintenance.....	\$15.00
<i>if no Direct Deposit</i>	
Fresh Start Checking Monthly Maintenance.....	\$10.00
<i>with minimum \$100 Monthly Direct Deposit</i>	
Non-Sufficient Funds (NSF)**	\$30.00
Stop Payment (Check/ACH/E-Payment/Bill Pay)	\$30.00
Temporary Checks.....	\$2.00/page

Bill Pay

Check Copy Mailed to Merchant	\$7.00
Check Copy Mailed/Faxed to Subscriber/Bank	\$5.00
Expedited Online Bill Pay	\$9.75
Overnight Check Delivery	\$14.95

Research (Items over 8 months old).....	\$25.00
Returned Check Due to Subscriber Error	\$5.00
Second Day Check Delivery	\$9.95
Second Day Electronic Delivery	\$4.95
Special Report Charge	\$25.00
Loan Payment using a Debit/Credit Card by Phone.....	\$25.00
Loan Payment using E-check (ACH) by IVR channel	\$10.00
New, auto-reoccurring payments set up	
Loan Payment using E-check (ACH) by non IVR channels ..	\$12.50
New, auto-reoccurring payments set up	

MasterCard Credit/Debit Card

Card Replacement (Rush).....	\$35.00
NSF on a Payment to Your Credit Card Balance.....	\$25.00
International Card Transaction	1% of Transaction
Cash Adv. & Bal. Transfer	3% of Transaction
<i>(min service charge of \$5.00)</i>	
PIN Request (Rush)	\$35.00
Replacement/Additional Cards	\$7.00

Miscellaneous Loan Payment Charges

Non-Real Estate Loan Modification	\$100.00
Duplicate Lien Release.....	\$25.00
First Mortgage Modification	0.5% of Loan Balance
Holiday Loan Application	\$50.00
Late Payment (All Loans and Credit Cards).....	\$25.00
Loan Extension.....	\$45.00
Loan Subordination	\$100.00
Secured Consumer Loan Origination.....	\$100.00
Smart Loan Application	\$20.00

Safe Deposit Box Charges

3x5x21.....	\$35.00
<i>Rewards for Life Gold.....</i>	
	\$25.00
<i>Rewards for Life Sapphire.....</i>	
	\$15.00
3x10x21.....	\$45.00
<i>Rewards for Life Gold.....</i>	
	\$35.00
<i>Rewards for Life Sapphire.....</i>	
	\$25.00
5x10x21.....	\$65.00
<i>Rewards for Life Gold.....</i>	
	\$50.00
<i>Rewards for Life Sapphire.....</i>	
	\$35.00
10x10x21.....	\$95.00
<i>Rewards for Life Gold.....</i>	
	\$75.00
<i>Rewards for Life Sapphire.....</i>	
	\$55.00
Lost Key (Rekeying)	\$50.00
Box Drilling	\$100.00

* Cumulative balance of less than \$2,000 and no account transactions for a minimum of six (6) months.

** An NSF service 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 presentation against insufficient funds will result in a separate charge.

**** Courtesy Pay charges will not exceed five (5) per day.

Service Charges are subject to change.