Checking Accounts
Truth in Savings Disclosures

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Effective date July 1, 2026

These Truth in Savings Disclosures set forth current conditions, rates, fees and charges applicable to your Savings and Checking Accounts at American Lake Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on these Truth in Savings Disclosures and acknowledges they are part of the Membership and Account Agreement.

Accounts	Annual Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Daily Balance to Earn Dividends	Minimum Balance to Avoid Fee	Monthly Fee	Dividends Compounded/ Credited
Compass Reserve Checking	0.100%	0.10%	$25.00	$500.00	-	$8.00	Monthly
Compass Advantage Checking	none	none	$25.00	-	-	$6.00	-
Compass Essential Checking	none	none	$25.00	-	-	$4.00 (waived with eStatement enrollment & 5+ debit card transactions)	-
Money Plus Checking $0 - $4,999.99 $5,000.00+	 0.100% 0.150%	 0.10% 0.15%	$5,000.00	$0 - $4,999.99 $5,000.00+	$5,000.00	$5.00	Monthly

TRUTH IN SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts above.

1. Rate Information. The Dividend Rates and Annual Percentage Yields on all accounts are set forth above and may change monthly (or annually for Holiday Shares) as determined by the Board of Directors. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. Money Plus Checking accounts are tiered rate accounts. The Dividend Rates and Annual Percentage Yields applicable depend on the balance ranges set forth above. Once your balance in one of these accounts has met a particular range, the highest Dividend Rate and Annual Percentage Yield will apply to the entire balance in your Money Plus Checking.

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 Rates and Annual Percentage Yield set forth above are accurate as of the Effective Date, which the Credit Union anticipates paying for the applicable dividend period.

3. Compounding and Crediting. For all accounts, dividends will be compounded and credited monthly. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month.

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 your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information.
- The minimum balance required to open each account is set forth above.
- For Compass Reserve Checking and Money Plus Checking accounts, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield.
- For Money Plus Checking accounts, there is minimum balance required to avoid a maintenance fee as set forth above. If the minimum balance is not met, your account will be subject to the maintenance fee.
- For all dividend bearing, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

6. Qualifications.
- To waive the monthly fee for Compass Essential Checking accounts, you must meet all the following qualification requirements per monthly cycle:
  a. Enrollment in eStatements (electronic statements) for the primary owner.
  b. Have a minimum of five (5) debit card transactions post to your Compass Essential Checking account during the monthly cycle. Qualifying debit card transactions must post to your account by 5pm on the last calendar day of the month. *Keep in mind that debit card transactions can take several days to post and depend on merchant processing times.*

7. Other
- Eligible Compass Reserve Checking account members may receive an additional 0.10% APY on newly opened certificate accounts. The additional APY applies only at account opening and does not apply to certificate renewals, rollovers, or existing certificates. Upon maturity, certificates renew at the standard dividend rate and corresponding APY in effect at that time unless otherwise disclosed.
- Eligible Compass Reserve Checking and Compass Advantage Checking account members may receive loan rate discounts on qualifying new loans. Loan discounts apply only to eligible new loans at origination and are subject to underwriting and program requirements.
- Relationship benefits, rates, discounts, and eligibility requirements may change from time to time.

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Account Fee Schedule		
Account Maintenance Fees		
Compass Essential Checking Maintenance Fee *Waived when enrolled in eStatements AND at least five (5) posted debit card transactions during the month.*	$ 4.00 per month	
Compass Reserve Checking Maintenance Fee	$ 8.00 per month	
Compass Advantage Checking Maintenance Fee	$ 6.00 per month	
Money Plus Checking Maintenance Fee *Waived if minimum balance requirements are met.*	$ 5.00 per month	
Other Account Fees		
	Compass Reserve Checking	**Compass Advantage, Compass Essential, and Money Plus Checking**
Courtesy Pay Fee	$20 for each item	$30 for each item
Non-Sufficient Funds (NSF)	$20 for each item	$30 for each item
Courtesy Pay Fee, Non-Sufficient Funds (NSF) – Paid and Non-Sufficient (NSF) – Returned fees are all per transaction for which the available balance is not sufficient for the transaction.		
ACH Origination NSF	$25 for each item	
One Time ACH Origination	$25 per occurrence	
Returned Deposit Items	$25 per occurrence	
Rapid Pay Fee (in person/phone)	$25 each request	
Rapid Pay Fee (online)	$15 each request	
Stop Payment	$20 to place a stop payment ($15 if placed through Online Banking) $5 additional each item that attempts to clear the account	
Copies of Statements, History Print Out	$1 each occurrence, no fee if a credit union error is involved	
Cashier's Checks	First two (2) Cashier's Checks or Money Orders (not two each) per day are free. Thereafter, see below.	
	$3 per check. No fee if check is payable to the member. $1 fee for photocopy of corporate check. $20 fee for stop payment request.	
Inactive Account Fee	$10 per month after 1 year of inactivity	
Legal Action	$50 per occurrence	
Money Orders	First two (2) Cashier's Checks or Money Orders (not two each) per day are free. Each Money Order thereafter are $2 each.	
Loose Coin Counting	5% of total dollar amount of coins counted	
Research and Reconcilement	$25 per hour	
Foreign Check Exchange	Cost of collection passed on to member	
Fax Fee	$1 per page	
Nonmember Notary Fee	$5	
Collections – domestic or foreign	$15 each	
Wire Transfers	$20 each domestic outgoing wire $15 reoccurring $35 each foreign outgoing wire	
Processing levies and garnishments	$50 per occurrence	

Accounts above as of the Effective Date indicated above. The Credit Union may offer other rates in the future. If you have any questions or require current rate information on your accounts, please call the Credit Union.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency