

On The Grid Financial Federal Credit Union DBA On The Grid Financial 5901A Peachtree Dunwoody Rd., Ste. 275 Atlanta, GA. 30328 (800) 360-6362		TRANSACTIONS TO/FROM ANY ACCOUNTS MAY BE LIMITED UNTIL ID VERIFICATION OF ALL APPLICABLE PERSONS IS COMPLETED.			Truth-in-Savings Act Rate and Fee Schedule This Rate and Fee Schedule is part of your Agreement with the Credit Union			
The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated herein. <i>If you have any questions or require current rate information on your accounts, please call the Credit Union at (800) 360-6362.</i>		Par Value of Membership Shares: The Par Value of a Membership Share is \$10.00			THE DATE OF THIS RATE AND FEE SCHEDULE IS: May 1, 2025			
Share Account	Share Savings Account	Young Savers Share Account Age: Birth-25	Money Market Account	CU Power Checking Account	Relationship Checking Account	Student Checking Account Age: 16-25	IRA Savings Account	Club Savings Account
DIVIDEND RATE	.15%	1.49%	Tiered	Tiered	n/a	Tiered	1.49%	.15%
Tier 1 \$2,500.00 - \$9,999.99	n/a	n/a	.50%	n/a		n/a	n/a	n/a
Tier 2 \$10,000.00 - \$24,999.99	n/a	n/a	.60%	n/a		n/a	n/a	n/a
Tier 3 \$25,000.00 - \$99,999.99	n/a	n/a	.70%	n/a		n/a	n/a	n/a
Tier 4 \$100,000.00 – up	n/a	n/a	.80%	n/a		n/a	n/a	n/a
Tier 1 \$100.00 - \$1,499.99	n/a	n/a	n/a	1.00%		1.00%	n/a	n/a
Tier 2 \$1,500.00 - \$24,999.99	n/a	n/a	n/a	.25%		.25%	n/a	n/a
Tier 3 \$25,000.00 - \$99,999.99	n/a	n/a	n/a	.10%		.10%	n/a	n/a
Tier 4 \$100,000.00 – up	n/a	n/a	n/a	n/a		n/a	n/a	n/a
ANNUAL PERCENTAGE YIELD ("APY")	.20%	1.50%	Tiered	Tiered	n/a	Tiered	1.50%	.15%
Tier 1 \$2,500.00 - \$9,999.99	n/a	n/a	.75%	n/a		n/a	n/a	n/a
Tier 2 \$10,000.00 - \$24,999.99	n/a	n/a	.85%	n/a		n/a	n/a	n/a
Tier 3 \$25,000.00 - \$99,999.99	n/a	n/a	.95%	n/a		n/a	n/a	n/a
Tier 4 \$100,000.00 – up	n/a	n/a	1.00%	n/a		n/a	n/a	n/a
Tier 1 \$100.00 - \$1,499.99	n/a	n/a	n/a	1.00%		1.00%	n/a	n/a
Tier 2 \$1,500.00 - \$24,999.99	n/a	n/a	n/a	.25%		.25%	n/a	n/a
Tier 3 \$25,000.00 - \$99,999.99	n/a	n/a	n/a	.10%		.10%	n/a	n/a
Tier 4 \$100,000.00 – up	n/a	n/a	n/a	n/a		n/a	n/a	n/a
Dividends Compounded	Quarterly	Monthly	Monthly	Monthly	N/A	Monthly	Quarterly	Monthly
Dividends Credited	Quarterly	Monthly	Monthly	Monthly	N/A	Monthly	Quarterly	Monthly
Dividend Period	Quarterly	Monthly	Monthly	Monthly	N/A	Monthly	Quarterly	Monthly
Minimum Opening Deposit	\$10.00	N/A	\$2,500.00	\$25.00	\$25.00	\$25.00	N/A	N/A
Minimum Balance to Avoid Service Charge and to earn APY set forth in this Schedule	\$200.00 to earn APY, none to avoid service charges	\$100.00 to earn APY, none to avoid service charges	\$2,500 to earn APY and to avoid service charges	\$100.00 to earn APY, none to avoid service charges	N/A	\$100.00 to earn APY, none to avoid service charges	N/A	\$50.00 to earn APY, none to avoid service charges
Direct Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Electronic Statements				Required to avoid service charge		Required to avoid service charge		
Term Share Certificate and IRA Certificate Accounts		Fixed Rate Share Certificate Account			Fixed Rate IRA Certificate Account			
Minimum Opening Deposit - Minimum Balance to Earn APY		\$1,000.00			\$1,000.00			
Dividends Compounded		Quarterly			Quarterly			
Dividends Credited		Quarterly			Quarterly			
Dividend Period		Quarterly			Quarterly			
TERM		Dividend Rate		Annual Percentage Yield		Dividend Rate		Annual Percentage Yield
6 Month		3.93%		4.00%		3.93%		4.00%
12 Month		4.17%		4.25%		4.17%		4.25%
24 Month		3.20%		3.25%		3.20%		3.25%
36 Month		3.06%		3.10%		3.06%		3.10%
48 Month		3.20%		3.25%		3.20%		3.25%
60 Month		3.45%		3.50%		3.45%		3.50%
Credit To Accounts For Member Deposits and Business Day Disclosure:								
The Credit Union's "daily cut-off time":		All deposits or transactions received after the time we close for business on a day we are open, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below. All times listed are EST/ Eastern Standard Time.						
The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers:		Any dollar amount may be transferred until 4:30 p.m., on a business day. Any request for a transfer after 4:30 p.m., will be sent on the next business day we are open. Wire Transfers can only be accepted until 4:00 p.m.						
The Credit Union's business day disclosure:		Our business days are Monday, Tuesday, Thursday and Friday 8:00 a.m. to 4:30 p.m., and 10:00 a.m. to 4:30 p.m. on Wednesday, excluding holidays. Deposits made after 4:30 p.m. or on a day we are not open will be processed on the next business day we are open.						
Stop Payment Orders:		The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received by us after 4:30 PM on a business day until after we open for business on the following business day.						

ATM Deposits:		At Non-Credit Union ATMs: In addition to the hold periods set forth in your Membership Booklet and herein, deposits made after 4:30 P.M. are considered as made on the next business day	
Daily Cash Withdrawal Limit:		\$505.00 per business day.	
Approved Check Printer/ Vendor:		Deluxe	
Electronic Funds Transfer Services: Limitations, Fees, and other Important Information			
Daily ATM Limits (\$/#)	*\$505.00/99 Per 24 Hours	On-Line Transaction Processing	Generally it will take 2-7 days to process a transaction
Daily POS Limits (\$/#)	*\$2,500.00/99 Per 24 Hours	Stopping Payment of an Online Bill Payment Transaction	You can revise the amount or the due date online, on the transaction date on or before approximately 6:00 p.m. (EST). You may contact us pursuant to our Agreement at 800-360-6362 during normal business hours to cancel a payment up to 4:30 p.m. (EST) on the business day your payment is scheduled to be initiated.
Daily Check Card Limits (\$/#)	\$2,500.00 Per 24 Hours	Bill Payment Limits	\$10,000.00 Per 24 Hours
On-Line (Home Banking)	No Limit Per Day		
Off-Line (Home Banking)	\$300.00 Per Day	*Cumulative Limits: \$2,505.00 per 24-hour period.	
Fees applicable to Electronic Banking Transactions:			
Transaction's including inquiries using All Non-On The Grid Financial ATM's – Relationship checking: Four (4) free per month, per member. Student Checking & CUPower Checking: Unlimited free	\$1.00 each after any applicable free	Debit card PIN mailer fee (per occurrence)	\$5.00
Replacement Debit card fee (per occurrence)	\$10.00	RUSH Replacement Debit card fee (per occurrence)	\$20.00
Important Information Regarding Your Electronic Services // ACH –Wire Transfer Disclosures:			
Home Banking Inquiries: 1-800-360-6362 OR Attention: Home Banking Department, 5901A Peachtree Dunwoody Rd Ste. 275 Atlanta, GA 30328 Opt-Out Election – Credit Union's Privacy Policy: 1-800-360-6362 OR Attention: Financial Services, 5901A Peachtree Dunwoody Rd Ste. 275 Atlanta, GA 30328 Networks Available for EFT Transactions -- STAR, CreditUnion24, CUHERE, CO-OP, Allpoint			
Club Accounts:	Account Requirements:	Distribution Methods:	
Holiday Club	Plan Period begins around 11/11 thru 11/10 each calendar year. Deposits allowed any time during plan year. All funds dispersed around 11/10 and account remains open.	Funds dispersed to Primary Share Acct.	
Vacation Club	One withdrawal per calendar quarter allowed with no fee.	At members request.	
Fees and Service Charges For All Accounts and Services:			
Credit Union Membership			
Membership Share – par value of one share		\$10.00	
Entrance Fee (non-refundable)		\$10.00	
Shared Branch Deposits		Free	
CU Power Membership		Free	
Requires valid email.			
Requires monthly log in by mobile or online banking. Requires remote/electronic transactions.			
If any of these are not met for 2 consecutive calendar months, at the discretion of OTGF, CU			
Power can be removed for improper usage of account.			
Share Savings and Club Account Fees			
Prime/Other Share		\$5.00/each	
Excess of three (3) withdrawals during calendar month			
Young Savers		\$5.00/each	
Excess of one (1) withdrawal during calendar month			
Holiday Club Account		\$5.00/each	
Excess of one (1) withdrawal during club year			
Vacation Club Account		\$5.00/each	
Excess of one (1) withdrawal per quarter			

Checking AccountsRelationship Checking

Includes eight (8) free ATM withdrawals per month, per member

No monthly service fee
No minimum balance requirement

Student Checking Account

Available to members 16 through 25 years of age
One per Social Security number
Requires Electronic Statements (estatemements).
Requires monthly log in by mobile or online banking.
Requires valid email.
Unlimited ATM withdrawals
Not available with CU Power membership

No monthly service fee
No minimum balance requirement.

CU Power Checking Account

Available with CU Power Membership only.
One per Social Security number.
Requires transactions be made using a remote method.
Account will be converted to Relationship checking if you do not maintain the CU Power terms and conditions.

No monthly service fee
No minimum balance requirement.

Bill Pay

Bill pay with no activity for 90 days will be considered inactive and subject to closure without prior notice

Free
Available with all checking types listed above.

Debit Card

ATM Withdrawals

Four (4) free transactions per **month**, per member
Except as noted above

\$1.00/each

Money Market Accounts

Money Market Account

If minimum balance is not maintained (\$2,500.00)

Money Market Withdrawals

In excess of six (6) debits during a calendar month

\$10.00 per month

\$5.00 each

Dormant Accounts – 5 years no transactions

If a transaction hasn't been performed in five years (excludes the posting of dividends), the account may have to be escheated to the state. A \$60.00 service fee will be applied to the account before sending the funds back to the state.

General Services

Account Reconciliation	\$20.00 per hour
Account Activity Printout	\$5.00 per page
Photo Copy or Copy of any of the following:	\$5.00 per item
Deposited item, paid check or paid official check statement copy	
Official Check	\$5.00 each
Verification of Funds Letter	\$5.00 each
FedEx Shipping	Cost plus \$5.00
Outgoing Wire Transfer:	
Domestic	\$20.00
International – unavailable	n/a
Process Garnishment or Levy	\$75.00
Collection Items – domestic	\$10.00
Collection Items – foreign	\$15.00

Consumer Loans

Force Placement of Insurance	\$25.00 per occurrence
Loan Skip-A-Payment	\$35.00 per review occurrence
Refinance an Existing Auto Loan	\$250.00
Title Transfer or UCC Filing	\$25.00

Other Fees (applicable to all accounts)

Deposit Returned or Other Returned Items	\$5.00/per occurrence – to include repeat presentments
Invalid Remote or ATM Deposit	\$5.00/per occurrence – to include repeat presentments
Overdraft/NSF	\$5.00/per occurrence – to include repeat presentments
This includes: checks, drafts, ACH items	
Courtesy Pay	\$25.00/per occurrence – to include repeat presentments
This includes: checks, drafts, ACH items	
Stop Payment	\$35.00/item
Check Orders	Fee based on style and quantity ordered
Mortgage Subordination Review Fee	\$250.00 (non-refundable)

†Fees stated apply unless a specific law requires a lesser amount, in which case the lesser amount shall apply.

Costs, Expenses and Attorneys' Fees ALL ACCOUNTS / SERVICES. All owners of account(s) or service(s) with us agree, jointly and severally, to pay us for all costs and expenses, including attorneys' fees we may incur: (1) If it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; (2) If we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process; your failure to comply with any obligation in this Membership Agreement or otherwise; (3) If we incur any expense as a result of any dispute, adverse or inconsistent claims; (4) If we bring any action contemplated in this Agreement; (5) If we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir or other party in interest brought via any formal or informal process (including but not limited to arbitration or mediation) involving your accounts or services with us; or (6) If we deem it necessary to seek the advice or opinion of legal counsel or other professionals regarding the bona fides or legality of any transaction(s) to/from your accounts or involving any services with us, or any request for information or documentation regarding any of your accounts and/or services with us. If you are responsible to pay us any costs of collection or legal expenses incurred in collecting any amount you owe; in enforcing or protecting our rights under this Agreement or otherwise; or as provided in this subsection, including but not limited to costs of repossession, repair, appraisal, and all other costs or expenses, you agree to pay us the actual amount of such costs and expenses together with reasonable attorneys' fees. In the case of any collection action you agree that 20% of the unpaid balance or such greater sum as may be appropriate based on the circumstances shall be a reasonable amount, unless applicable law specifically provides other-wise. Further, you agree to pay the Credit Union an additional sum for any costs, legal expenses or attorneys' fees incurred in any appellate, bankruptcy or post-judgment proceedings, except as limited or prohibited by applicable law. Any costs, expenses or fees hereunder will be paid from any of your account(s) with the Credit Union before payment to any owner or other party. If the amounts in your account(s) are not sufficient, then the owner(s) of the affected account(s) or parties to any applicable services will immediately pay any difference.