

Deposit Product and Rate Sheet

# WELLNESS

## FEDERAL CREDIT UNION

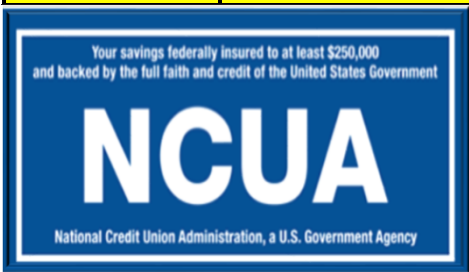
People helping People

Product Name	Minimum Balance to Open & Maintain Membership	Minimum Balance to Avoid Service Fees	Minimum Average Daily Balance to Earn Dividends	Withdrawal Restrictions	Dividend Rate	APY*
Share Savings	\$10.00	No monthly fees	\$100.00	2 per month (share to share transfers and ATM W/Ds permitted)	0.010%	0.010%
Share Draft Checking	\$15.00	No fees with direct deposit**	n/a	unlimited	n/a	n/a
Share Draft Checking \$600	\$600.00	\$600.00	n/a	unlimited	n/a	n/a
Christmas Club Accounts	\$17.00	\$17.00	\$100.00	funds disbursed on/about Nov 1st - at other times a \$17 early withdrawal fee will be assessed	0.010%	0.100%
Other Club Accounts: Vacation, Tax, Energy	\$0.00	\$0.00	\$100.00	2 per month (share to share transfers permitted)	0.010%	0.010%
Visa Share - (for Visa credit card Automatic Payments only)	\$0.00	\$0.00	n/a	2 per month (share to share transfers permitted)	n/a	n/a
Health Savings Accounts	\$0.00	\$0.00	\$100.00	unlimited but must be enrolled in a high-deductible Medical Health Plan to open	0.010%	0.010%
Traditional IRA Savings	\$0.00	\$0.00	\$100.00	Per IRS regulations	0.010%	0.010%
Roth IRA Savings	\$0.00	\$0.00	\$100.00	Per IRS regulations	0.010%	0.010%
Money Market Savings	\$2000 to \$20000	No monthly fees	\$2,000.00	2 per month (share to share transfers permitted)	0.050%	0.050%
	\$20001 to \$75000		\$20,001.00		0.080%	0.080%
	\$75001 and above		\$75,001.00		0.010%	0.010%
Save to Win® Certificates	\$25.00	See withdrawal restrictions and Official Save to Win® Rules	\$100.00	1 withdrawal in 12 mth period with \$25 penalty assessed	0.010%	0.010%
Share, Traditional IRA, and Roth IRA Certificates:					<b>Dividend Rate</b>	<b>APY***</b>
3 months (90 days)	\$500.00	No monthly fees	\$500.00	Early withdrawal penalties will apply - see ***	0.200%	0.200%
6 months (180 days)	\$500.00	No monthly fees	\$500.00		0.300%	0.300%
1 year (12 months)	\$500.00	No monthly fees	\$500.00		0.400%	0.400%
2 years (24 months)	\$500.00	No monthly fees	\$500.00		0.600%	0.600%
3 years (36 months)	\$500.00	No monthly fees	\$500.00		0.890%	0.900%
5 years (60 months)	\$500.00	No monthly fees	\$500.00		1.740%	1.750%

\* Annual Percentage Yield (APY) is accurate as of the effective date listed below and is subject to change at any time after account is opened. Fees assessed may reduce earnings on the account. \$10.00 minimum balance in share savings account is necessary to maintain membership with Wellness FCU. \$100 average daily balance required during the quarter to receive dividends and obtain APY.

\*\* Direct Deposit into share draft checking account required to avoid monthly service fee of \$11.00 per month; falling below \$15.00 may result in overdraft fees of \$35 being assessed. Members with a **business checking account** do not have a monthly service fee.

\*\*\* The certificate rate is fixed and assumes principal and interest remain on deposit until maturity (Other dividend payment options available). The minimum balance to open the certificate is \$500 and the minimum balance required to receive the quoted APY is \$500 as well. Dividends paid monthly paid on the certificate's Average Daily Balance ("ADB"). A penalty may be imposed for early withdrawals. Fees may reduce earnings. Membership with WFCU required (\$10.00 balance in a share savings account).



Effective Date: **January 1, 2019**