

**CASTPARTS EMPLOYEES  
FEDERAL CREDIT UNION**

8120 SE Luther Rd.  
Portland, OR 97206  
503.771.2464

**TRUTH-IN-SAVINGS DISCLOSURE**

**LAST DIVIDEND DECLARATION DATE:**

**6.1.11**

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

**RATE SCHEDULE**

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Regular Share Accounts	.15% / .15% .15% / .15% .20% / .20% .20% / .20%	Monthly	Monthly	Monthly (calendar)	\$15.00	—	\$50.00	Daily Balance	Account Transfer limitations apply
Secondary Share Accounts	.15% / .15% .15% / .15% .20% / .20% .20% / .20%	Monthly	Monthly	Monthly (calendar)	—	—	\$50.00	Daily Balance	Account Transfer limitations apply
Computer Share Accounts	.15% / .15% .15% / .15% .20% / .20% .20% / .20%	Monthly	Monthly	Monthly (calendar)	—	—	\$50.00	Daily Balance	Account Transfer limitations apply
Variable Share Accounts	.25% / .25% .25% / .25% .25% / .25% .50% / .50% .50% / .50%	Monthly	Monthly	Monthly (calendar)	\$2,000.00	—	\$2,000.00	Daily Balance	Account Transfer limitations apply
IRA Share Accounts	.60% / .60%	Quarterly	Quarterly	Quarterly (calendar)	—	—	—	Daily Balance	Account Transfer limitations apply
Share Draft Accounts	.25% / .25%	Monthly	Monthly	Monthly (calendar)	—	\$1,200.00	\$50.00	Daily Balance	—
Business Share Draft Accounts	/	—	—	—	—	—	—	—	—
Direct Deposit Share Draft Accounts	/	—	—	—	—	—	—	—	—

**ACCOUNT DISCLOSURES**

*Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.*

**1. Rate Information.** 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. For Regular Share, Secondary Share, Computer Share, Variable Share, IRA Share and Share Draft accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are

the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The **Regular Share, Secondary Share** and **Computer Share** accounts are Tiered Rate account. If your Daily Balance is from \$50.00 to \$999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$1,000.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$5,000.00 to \$9,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$10,000.00 to \$49,999.99, the fourth Dividend Rate

and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$50,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The **Variable Share** account is a Tiered Rate account. If your Daily Balance is from \$2,000.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is from \$2,500.00 to \$4,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from



\$5,000.00 to \$24,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$25,000.00 to \$99,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is greater than \$100,000, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. 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.** For all accounts, dividends will begin to accrue on noncash 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, you will not receive the accrued dividends.

**5. Balance Information.** To open any account you must deposit or already have on deposit at least the par value of one full share in a Regular Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Share Draft accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Rate Schedule. For Regular Share, Secondary Share, Computer Share, Variable Share and Share Draft accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**6. Account Limitations.** For Regular Share, Secondary Share, Computer Share, Variable Share and IRA Share accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Share Draft, Business Share Draft, and Direct Deposit Share Draft accounts, no account limitations apply.

**7. Fees for Overdrawing Accounts.** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from

these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

## FEE SCHEDULE

SHARE DRAFT ACCOUNT FEES	
Overdraft	\$18.00/Item
NSF	\$18.00/Item
Returned Item	\$10.00/Item
Stop Payment	\$18.00/Request
Courtesy Pay	\$18.00/Item
Account History Printout	\$2.00/Request
Business Account	\$.04/Item After fifty (50) Free
Copy of Cleared Draft	\$2.00/Check
Cleared Draft Look-Up	\$1.00/Check
Account Service	\$4.00/Month Free to members over age fifty-five (55), or if you maintain a \$1,200.00 balance, or if you have direct deposit of your net paycheck
Temporary Checks	\$4.00/12 Checks
OTHER SERVICE FEES	
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$25.00/Transfer
Western Union	\$25.00/Transfer
Cashier's Check	\$2.00/Check Credit Union checks cleared by the credit union payable to third party
Money Order	\$2.00/Money Order
Account Reconciliation	\$10.00/Hour
Account Research	\$10.00/Hour
Statement Copy	\$1.00/Page
Deposited Item Return	\$10.00/Item

Inactive Account	\$10.00/Year Charged after one (1) year
International Wire (Outgoing/Converted Funds)	\$25.00/Transfer
International Wire (Outgoing/USD Funds)	\$35.00/Transfer
Western Union (International up to \$500.00)	\$35.00
Western Union (International over \$500.00)	\$65.00
EFT FEES	
Bill Payer Service	Free
Excessive ATM Withdrawals	\$1.00/Transaction After five (5) per month
Card Replacement	\$10.00/Card
ACH Return	\$18.00/Return
Courtesy Pay	\$18.00/Item
ATM Deposit Adjustment	\$2.00
ATM Deposit Return Items	\$10.00/Item
RUSH CHARGES	
Debit Card	\$35.00
Rush Delivery	\$30.00
SHARE VALUE	
Par Value of One Share	\$15.00

The rates appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

