Our Rates & Service Charges

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vibrantcreditunion.org

Our Rates & Service Charges explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service 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 Certificate Accounts

Effective Date: August 12, 2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Membership Savings						
$200,000+	0.005%	0.005%	$5	$100	Monthly	Monthly
$100,000 to $199,999.99	0.005%	0.005%				
$25,000 to $99,999.99	0.005%	0.005%				
$10,000 to $24,999.99	0.005%	0.005%				
$100 to $9,999.99	0.005%	0.005%				
$0 to $99.99	0.00%	0.00%				
Everyday Savings			-	-	Monthly	Monthly
$25,000+	1.00%	1.00%				
$10,000 to $24,999.99	1.00%	1.00%				
$0 to $9,999.99	0.10%	0.10%				
Preferred Savings*			-	-	Monthly	Monthly
$15,000+	0.75%	0.75% - 4.00%				
$0 to $14,999.99	3.93%	4.00%				
Premier Savings			-	-	Monthly	Monthly
$25,000+	2.96%	3.00%				
$0 to $24,999.99	0.10%	0.10%				
Elite Savings			-	-	Monthly	Monthly
$1,000,000+	4.17%	4.25%				
$250,000 to $999,999.99	3.69%	3.75%				
$100,000 to $249,999.99	3.45%	3.50%				
$0 to $99,999.99	0.50%	0.50%				
Digital Advantage Savings**			-	-	Monthly	Monthly
$5,002+	0.01%	0.01% - 4.40%				
$0 to $5,001.99	4.31%	4.40%				
Insured Money Market***	-	-	-	-	Monthly	Monthly
Insured Money Market Max***	-	-	-	-	Monthly	Monthly
Health Savings Account			-	$100	Monthly	Monthly
$5,000+	0.01%	0.01%				
$100 to $4,999.99	0.01%	0.01%				
$0 to $99.99	0.00%	0.00%				
IRA Savings			-	$100	Monthly	Monthly
$100,000+	0.35%	0.35%				
$50,000 to $99,999.99	0.30%	0.30%				
$25,000 to $49,999.99	0.10%	0.10%				
$10,000 to $24,999.99	0.01%	0.01%				
$100 to $9,999.99	0.01%	0.01%				
$0 to $99.99	0.00%	0.00%				

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Effective Date: August 12, 2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Everyday Checking	-	-	-	-		
Premier Checking*						
$25,000+	1.24%	1.25% - 3.75%	-	-	Monthly	Monthly
$0 to $24,999.99	3.69%	3.75%				
Certificates						
6-month	0.01%	0.01%	$5	-	Quarterly	Quarterly
12-month	0.01%	0.01%				
18-month	0.01%	0.01%				
24-month	0.01%	0.01%				
30-month	3.45%	3.50%				
36-month	0.01%	0.01%				
48-month	3.60%	3.65%				
6-month Certificate Special[1]	4.18%	4.25%	$5	-	Quarterly	Quarterly
8-month Certificate Special[2]	0.01%	0.01%	$5	-	Quarterly	Quarterly
9-month Certificate Special[3]	0.01%	0.01%	$5	-	Quarterly	Quarterly
13-month Certificate Special[4]	4.09%	4.15%	$5	-	Quarterly	Quarterly
15-month Certificate Special[5]	0.01%	0.01%	$5	-	Quarterly	Quarterly
23-month Certificate Special[6]	3.75%	3.80%	$5	-	Quarterly	Quarterly
40-month Bump-Up Certificate Special[7]	3.31%	3.35%	$5	-	Quarterly	Quarterly
5-Year Add-On Certificate	0.01%	0.01%	$5	-	Quarterly	Quarterly

***Limit of one **Preferred Savings** and one **Premier Checking** per member. Federally insured by NCUA.

****Digital Advantage Savings** is only available for new members and must be opened online. Limit of one Digital Advantage Savings per member. Federally insured by NCUA.

*****These accounts are Insured Sweep Accounts and are only for members enrolling in Vibrant's Deposit Management Program ("Program"). Members opening the Insured Money Market and Insured Money Market Max accounts should refer to "Vibrant Credit Deposit Management Program Terms and Conditions" for further details of the Program and the related rates. Amounts deposited into this account sweep into the Program daily. Deposits made after the final cut-off time for that business day will not be placed into the Program until the next business day.

[1] The **6-Month Certificate Special** will auto-renew into a 6-month certificate when the certificate matures.

[2] The **8-Month Certificate Special** will auto-renew into a 6-month certificate when the certificate matures.

[3] The **9-Month Certificate Special** will auto-renew into a 12-month certificate when the certificate matures.

[4] The **13-Month Certificate Special** will auto-renew into a 12-month certificate when the certificate matures.

[5] The **15-Month Certificate Special** will auto-renew into a 12-month certificate when the certificate matures.

[6] The **23-Month Certificate Special** will auto-renew into a 24-month certificate when the certificate matures.

[7] For the **40-Month Bump-Up Certificate Special,** members may request that Vibrant raise their rate to the current Vibrant Credit Union published rate on the 40-month certificate. Members will then earn the higher rate for the remainder of the term. Members may only exercise this feature one time during the term. Promotional rates made available in special offers are excluded. When the certificate matures it will auto- renew into a 36-month certificate.

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Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges 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. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the credit union's management. All share accounts, excluding Premier Checking, Preferred Savings, and Digital Advantage Savings are considered tier "A" Accounts. Tier "A" accounts, if the account balance falls within the range for a particular tier, the dividend rate and APY for that tier will apply to the entire balance in the account. Tier "B" accounts include Premier Checking, Preferred Savings, and Digital Advantage Savings. For tier "B" 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.

The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate 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, in which dividends are calculated by applying a periodic rate to the balance in the account for each day of the dividend period.

6. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a certificate, except the add-on certificate. For the add-on certificate you may make deposits of $0.01 or more at any time.

b. Maturity

Certificate accounts will mature on the maturity date identified on your certificate or renewal notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the certificate account before the maturity date.

1) **Amount of Penalty.** The amount of the penalty is all of the dividends earned on the account.
2) **How the Penalty Works.** For all certificates except add-on certificates, the penalty is calculated as a forfeiture of dividends earned. If earned dividends are insufficient or have previously been withdrawn, the penalty will be deducted from the principal balance. For add-on certificates, the penalty is calculated such that the penalty may only be a portion of the dividends earned.
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 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate 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. Add-On Certificates

During the term of the "add-on" certificate, you may make deposits of $0.01 or more at any time. When the "add-on" certificate matures, it will auto renew into another "add-on" certificate. The grace period is still available if you would like to change the renewal.

f. Nontransferable/Nonnegotiable

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

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Our Service Charges

Effective 10-01-2026

Par Value of One Share (may be a membership share account)	**$5.00**
Free Services	
Online/Mobile Banking	Free!
Mobile Deposit	Free!
Bill Pay	Free!
eStatements	Free!
Replacement Card	Free!
Account Charges	
Cost of Checks	Varies
Dormant Account/Inactivity fee (monthly)	$25
Request for return of direct deposit	$10/item
Copy Charges	
Checks (in person/by phone) (per check)	$5
Statements (per statement)	$5
Receipts (per receipt)	$5
Cashier's Checks (per check) ***	$5
Money Orders (per check)	$5
Overdraft Charges	
Overdraft Privilege (per item)	$29
Returned Item/NSF*	$29/presentment
Overdraft Service Transfer (per transfer)	$5
Negative Account Balance (after seven days of being continuously overdrawn)	$29.50
Uncollected Funds	$29
Stop Payment Charges	
In Person/By Phone	$29.50
Via Online Banking	$29.50
On Money Order	$29.50
On Cashier's Check (Declaration of Loss Filing)	$29.50
Debit Card Charges	
International Transaction Fee *This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.*	1% of transaction amount

ATM Charges	
Vibrant Owned ATM	Free!
Vibrant Network ATM	Free!
Non-Vibrant ATM	Free!
Miscellaneous Charges	
Account Research (per hour)	$20
Card Rush Delivery	$20
Card Next Day Delivery	$45
Cashier's Check (per check)	$5
Foreign Check (per item)	$25
Garnishment/Levy	$75
Loan Payment (non-Vibrant Debit/Credit Card)	$25
Loan Payment via BillerIQ (Debit Card)	$9
Lien Release Letter Charge	$5
Money Order (per check)	$4
Nonmember Check Cashing (per item)	$5
Nonmember Transaction (per item)	$5
Returned Check	$25
Returned Loan Payment	$25
Returned Mail Charge	$5
Escheatment**	$0-$60
IRA Direct Transfer	$28
Wire Transfer Charges	
Domestic	$25
International	$50

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

** Escheatment fees will be assessed based on applicable state law.

*** The first 5 Cashier's Checks per year are free of charge.

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