Rate and Fee Disclosure

11-06-2026

The “Rate and Fee Disclosure” explains current terms, rates and fees applicable to savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, 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) or Business Service Agreement.

Account Rates and Terms

	Share Savings Account	Simply Checking	Complete Checking	Business Checking	IRA Regular Share Account	Money Market Account					Holiday Club Account
Dividends											
						$2,500	$10,000	$25,000	$50,000	High Yield	
Dividend Rate	0.070%	0.000%	0.100%	0.000%	0.070%	1.045%	1.785%	2.080%	2.325%	2.325%	0.499%
Annual Percentage Yield (APY)	0.07%	0.00%	0.10%	0.00%	0.07%	1.05%	1.80%	2.10%	2.35%	2.35%	0.50%
Dividends Compounded	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Balance Requirements											
Min. Balance to Avoid Fee				$10,000.00*							
Min. Opening Deposit	$1.00	$25.00	$25.00	$100.00	$100.00	$2,500.00	$10,000.00	$25,000.00	$50,000.00	$50,000.00	$5.00
Min. Monthly Balance	$1.00	$0.00	$0.00	$10,000.00	$100.00	$2,500.00	$10,000.00	$25,000.00	$50,000.00	$50,000.00	$5.00
Balance Method	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Min. Balance to Obtain APY	$1.00	N/A	$0.01	N/A	$100.00	$2,500.00	$10,000.00	$25,000.00	$50,000.00	$50,000.00	$5.00
Account Limitations	Accounts Closed within 90 days of opening are subject to $25.00 fee		Three free foreign ATMs per month. Two free Cashier’s Checks per month.	Electronic Statements and free Billpayer	$5.00 monthly fee for each month minimum balance falls below $100.***	Maximum of six transactions per month. $5.00 charge per transaction in excess of six.				$10.00 withdrawal fee (cash and transfers) One free withdrawal per month.	Funds distributed by transfer. Account closed if withdrawal made before 11/1.

Certificate Rates and Terms

($500 minimum balance to open certificate and obtain APY)

	3 Month	6 Month	12 Month	18 Month	24 Month	30 Month	36 Month	48 Month	60 Month
APY	3.50%	4.00%	4.10%	4.00%	4.00%	4.00%	3.75%	3.75%	3.75%
Rate	3.445%	3.928%	4.025%	3.928%	3.928%	3.928%	3.687%	3.687%	3.687%

Certificate Special Rates and Terms

($500 minimum balance to open certificate and obtain APY)

	7 Month Special	15 Month Special	25 Month Special
APY	4.35%	4.45%	4.60%
Rate	4.266%	4.362%	4.506%

Fees may reduce earnings.
Foreign ATM withdrawals, inquiries, and transfers in excess of any stated “free” limit on your account are subject to a $3.00 fee.
If no “free” ATM transactions are mentioned in the aforementioned account limitations section of the table above, all foreign ATM withdrawals, inquiries, and transfers will be charged a $3.00 fee. Other bank, credit union, and ATM operators’ surcharges may apply.
*Does not include consumer accounts .

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11-06-2026

Account Fees & Service Charges

Dormant Account Fee (per month) (As described in this document)	$10.00
Early Closure Fee	$25.00
Excessive ATM Transactions (Withdrawal, Inquiry, Transfer)	$3.00
Online Stop Payment Fee (checks)	$0.00
Employee Processed Stop Payment Fee	$10.00
Courtesy Pay/Overdraft Fee†	$33.00
EFT Courtesy Pay Fee†	$33.00
Non-Sufficient Funds (NSF)†	$0.00
Replacement ATM/Visa Check Card	$5.00
Monthly Service Fee (Complete Checking)*	$10.00
Minimum Balance Fee (Business)**	$7.00
Minimum Balance Fee (IRA)	$5.00
Non-member coin machine surcharge	15%

*Fee is waived if account has any of the following: $4,000+ Aggregate Monthly Direct Deposit, $10,000+ Account Balance, or $25,000+ Loan Balances (Including Mortgage Balances)

**Non-Profit Organizations are exempt from Business Account fee.

†Metro will not charge more than four (4) Courtesy Pay/Overdraft fees per day. Courtesy Pay/Overdraft fees apply if the transaction we pay exceeds $5.00 and the account is overdrawn by more than $50 (available balance is negative by more than $50) after payment of the overdraft. (Due to system limitations, in some cases where the transaction is $5.00 or less or the account is overdrawn by less than $50, the fee may be assessed and then reversed.)

Note: Returned items may incur a fee if presented a subsequent time and paid using Courtesy Pay if the charge is more than $5 and the available balance is below $50 negative.

Money Market Fees

Excessive Transactions (more than six (6) per month)	$5.00
Minimum Balance Fee	$15.00
High Yield Withdrawal Fee $10.00 Withdrawal Fee (cash and transfers) 1 Free withdrawal per month	$10.00

Check Processing Fees

	Relationship	Non-Relationship	Non-Member "On Us" Check
$1.00 - $100.00	Free	$3.00	$5.00
$100.01 - $999.99	Free	$5.00	$5.00
Greater or equal to $1,000.00	Free	1% of item	1% of item

Safe Deposit Box Rent & Fees

Box Size	Annual Rent
3x5	$20.00
3x10	$30.00
5x10	$45.00
10x10	$65.00
Lost Key Fees	One Time Fee
1 Key	$150.00
2 Keys	$300.00

Other Service Fees

	Relationship	Non-Relationship
Automatic Transfer Fee	$2.50	$2.50
Money Orders	$5.00	$5.00
Notary Services (Non Metro Credit Union Documents)	$5.00	$5.00
Billpayer (per month)	$4.95	$4.95
Wire Transfer	$20.00	$20.00
Incoming Wire	$10.00	$10.00
Cashier's Check	$8.00	$8.00
Paper Statement (per month)	$5.00	$5.00
Statement Copy (Electronic or Paper) (per month)	$5.00	$5.00
Interim Statement Printout (Mini Statement)	$5.00	$5.00
Account History Research (per hour)	$30.00	$45.00
Account Reconciliation (per hour)	$20.00	$30.00
Membership Reactivation	$25.00	$25.00
Merchant Check Verifications (merchants only)	$30.00 per 1/2 hr. (30 min) plus $10.00 per check collected	
Reoccurring Bulk Coin Orders	$25.00 per box	$25.00 per box
Commercial Coin Runs	10%	10%
Escheatment/Abandoned Account	$100.00	$100.00
Garnishment/Levy/Legal	$100.00	$100.00
Bad Address	$5.00	$5.00
Convenience Fee Debit/Credit Card teller transaction	$10.00	$10.00
International Card Transaction*	3.00%	3.00%

*This fee applies to any debit or credit 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.

metrofcu.org

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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

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11-06-2026

Common Features of All Accounts

1) RATE INFORMATION: The Dividend Rate and Annual Percentage Yield (APY) on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and APY may change daily as determined by the Board of Directors. The Dividend Rates and APYs are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and APY are fixed and will be in effect for the term of the account. For Certificate Accounts, the APY 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 cash deposits on the day you make the deposit to your account. Dividends will begin to accrue on non-cash deposits (e.g., checks) on the 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 start each account and earn the stated APY is identified above. If you do not maintain the minimum balance, you will not earn the stated APY. For all accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6) MATURITY: Your Share Certificate or IRA Certificate Account will mature within the term of the maturity date set forth on your account receipt or renewal notice.

7) INSURED SAVINGS: Metro Credit Union deposit accounts are insured by the National Credit Union Administration (NCUA), an agency of the United States Government. Member accounts are insured to a maximum of $250,000.

8) SHARE PAR REQUIREMENTS: The Par Value of a membership share is $1.00, which must be fully paid to become a member or maintain membership to receive and maintain any accounts or services with us. Your membership share must be paid into and retained in your savings account. If the par value is not paid or the account falls below par value of one share within 30 days of the reduction, the member may be terminated from membership.

9) ACCOUNT LIMITATIONS: For all money market accounts, you may not make more than 6 (six) transactions per month. Covered transactions include your checks, transfers initiated through online banking or mobile banking, ACH transfers, merchant point of sale transactions, preauthorized automatic transfers, and overdraft protection transfers. Transfers to pay a loan with us are not covered by this limit. The date we use to determine the number of transactions is the date a transaction is posted to (actually credited or debited from) an account, rather than the date you initiate the transaction. If you exceed this limit, we may refuse the transaction, and we may terminate the account.

For a Holiday Club account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1 and the account will remain open. If any withdrawal is made from this account before the end of the club term, then the account will be closed and a $15 penalty will be assessed.

10) INACTIVE/DORMANT ACCOUNTS: If your account falls below $500.00 and you have not made any transactions over a twelve (12) month period, or we have been unable to contact you by regular mail; we may classify your account as inactive or dormant. Unless prohibited by applicable law, we may charge a service fee of $10.00 per month for maintaining your dormant account. If we impose a fee we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we have no further liability to you for such funds. If you choose to reclaim such funds, you must apply to the appropriate state agency.

Note: An Escheatment/Abandoned Account fee of $100.00 will be charged when funds are remitted to the applicable state agency. If the remaining account balance is less than $100.00, the fee will equal the remaining account balance.

11) RELATIONSHIP/NON-RELATIONSHIP ACCOUNTS: Metro Credit Union classifies each account into one of two categories: “Relationship” or “Non-Relationship”. Those members actively participating in the credit union by utilizing a variety of services are classified as Relationship. Those who have limited services and primarily use the credit union for cash transactions are classified as Non-Relationship.

This distinction was created to reward those members who choose to use multiple services such as checking, loan products, debit/credit cards and others. Relationship members enjoy fewer and/or lower fees and service charges.

Non-Relationship members have access to any Metro Credit Union product or service, but may incur a higher fee or service charge than those charged to a Relationship member.

Rate and Fee Disclosure

11-06-2026

Non-Relationship members may convert to Relationship status once they increase the number of products and services they use.

Certificate Accounts

Dividends accrue daily, compound monthly, and begin on the issuance date. Dividends are credited monthly. The daily balance method calculates dividends by applying a daily periodic rate to the principal. An early withdrawal will incur a penalty and reduce the disclosed APY.

A $500 minimum deposit is required to open a certificate and earn the disclosed APY. If withdrawals reduce the principal below $500, the certificate closes, and a penalty applies to the entire amount.

At maturity, the certificate renews or deposits into your share account; you may change instructions before renewal. A 5-day grace period after maturity allows penalty-free withdrawals from renewed certificates. The Credit Union sends a reminder notice at least 15 days before maturity. Renewals are generally for a similar term; if unavailable, the notice includes proposed renewal terms.

Additional deposits to the certificate are not allowed until maturity.

Certificates are not callable.

Certificate Penalty Section

An early withdrawal incurs a penalty, reducing the disclosed APY. The penalty uses the interest rate in effect at withdrawal. Penalties are:

- Terms ≤29 months: Forfeiture of 180 days' dividends on the amount withdrawn.
- Terms 30–59 months: Forfeiture of 365 days' dividends on the amount withdrawn.
- Terms ≥60 months: Forfeiture of 730 days' dividends on the amount withdrawn.
- Uncredited dividends are not paid. If the penalty exceeds available dividends, the excess is deducted from the withdrawal.
- Exceptions to early withdrawal penalties are the following: 1) death of any holder of the certificate, and 2) voluntary or involuntary liquidation of the Credit Union.

Additional IRA Certificate Disclosures

If the IRA Certificate Owner reaches the age of 73 (The age mandatory IRA distributions must begin) during any IRA Certificate term, there will be no early withdrawal certificate penalty for any withdrawals after the age of 73 if the withdrawal is part of your Required Minimum Distribution.

All rules and regulations applicable to IRA accounts, as set forth in IRS Publication 590, are applicable to this IRA Certificate Account.

***Metro Credit Union reserves the right to close an IRA Share Account if a withdrawal drops the current balance below $100. All remaining funds would then be distributed to the member.

Household Balances

Members may qualify for some Metro Credit Union products based on their Household Balance. A Household Balance includes the sum of any and all deposit accounts such as Regular Share Savings, Certificates, Money Market Accounts, and the dollar balance of most loan products on a linked account. Mortgage loan balances are not included as part of a Household Balance.

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