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 Elko, NV 89801
 775.738.4083
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Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE		VARIABLE RATE		
Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	
<input checked="" type="checkbox"/> Share Savings (1)		0.15 %	0.15 %	
<input checked="" type="checkbox"/> Secondary Share Savings (1)		0.15 %	0.15 %	
<input checked="" type="checkbox"/> Student Share Savings (1)		0.15 %	0.15 %	
<input checked="" type="checkbox"/> 55 Plus Share Savings (1)		0.15 %	0.15 %	
<input checked="" type="checkbox"/> Traditional IRA (1)		1.00 %	1.00 %	
<input checked="" type="checkbox"/> Roth IRA (1)		1.00 %	1.00 %	
<input checked="" type="checkbox"/> Education IRA (1)		1.00 %	1.00 %	
<input checked="" type="checkbox"/> Moola Moola Kids Club (1)		0.15 %	0.15 %	
<input checked="" type="checkbox"/> Vacation Club (1)		0.15 %	0.15 %	
<input checked="" type="checkbox"/> Christmas Club (1)		0.15 %	0.15 %	
Account Type		FIXED RATE (Term Accounts)		
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input checked="" type="checkbox"/> Term Share Certificate (2)	\$ 7,500.00	3 Month <input checked="" type="checkbox"/>	0.10 %	0.10 %
	\$ 10,000.00	6 Month <input checked="" type="checkbox"/>	0.15 %	0.15 %
	\$ 10,000.00	9 Month <input checked="" type="checkbox"/>	0.20 %	0.20 %
	\$ 5000.00	12 Month <input checked="" type="checkbox"/>	0.25 %	0.25 %
	\$ 5000.00	24 Month <input checked="" type="checkbox"/>	0.40 %	0.40 %
	\$ 1000.00	30 Month <input checked="" type="checkbox"/>	0.40 %	0.40 %
	\$ 500.00	36 Month <input checked="" type="checkbox"/>	0.45 %	0.45 %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 06/18/2021. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
 (2) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (775) 738-4083.

Schedule of Fees and Charges

Checking Account Fees	
Check Printing	Prices may vary depending upon style
NSF	\$25.00 Per Item
One-Time Debit Overdraft	\$25.00 Per Item
Overdraft	\$25.00 Per Item
Returned Item	\$25.00 Per Item
Stop Payment	\$10.00 Per Request
Second Chance Checking service charge	\$10.00 Monthly

Share Savings Account Fees	
Excessive Withdrawal	\$5.00 Per Withdrawal in excess of three per month
Account Closure	\$25.00 if account closed within first 90 days

Student Share Savings Fees	
Account Closure	\$25.00 if account closed within first 90 days

Christmas Club Account Fees	
Early Withdrawal	All dividends earned

Vacation Club Account Fees	
Early Withdrawal	All dividends earned

Moola Moola Kids Club Account Fees	
Account Closure	\$10.00 if account closed within first 90 days

Other Service Fees	
Non-refundable Membership Fee (up to age 12)	\$2.00
Non-refundable Membership Fee (ages 13-19) (must be a full-time student, at an accredited institution and enrolled in 12 credit hours of instruction)	\$2.00
Non-refundable Membership Fee (over the age of 19)	\$5.00
Account Activity Printout	\$3.00 Per Printout
Account Reconciliation	\$10.00 Per Hour and \$10.00 minimum charge
Account Research	\$10.00 Per Hour and \$10.00 minimum charge
Deposited Item Return	\$6.00 Per Item
Dormant Account	\$5.00 Per Month after 2 years
Fax (Outgoing)	\$1.25 Per Page. First 2 pages free
Garnishment/Levy Processing	\$50.00
Items Sent for Collection	\$10.00 Per Item
Legal Process	\$10.00
Money Order	\$2.00 Per Money Order
Statement Copy	\$3.00 Per Copy
Wire Transfer (Outgoing)	\$20.00 Per Transfer
Foreign Wire Transfer (Outgoing)	\$32.00 Per Transfer
Visa Gift Card	\$3.95 Per Card
Visa Travel Card	\$5.95 Per Card
Visa Travel Card Reload	\$3.95 Per Reload
Copy of Draft	\$2.50
Bill Pay Paper Check Stop Payment	\$25.00
Foreign Check Processing	\$7.50 Per Check or actual cost

Schedule of Fees and Charges (continued)

Electronic Funds Transfer Fees	
ACH Overdraft	\$25.00
ATM Transaction	\$1.00 for each ATM transaction at ATM's not within the CO-OP Network
Card Replacement	\$5.00
Currency Conversion	1.00% of transaction amount
Debit Card Overdraft	\$25.00
ACH Share Overdraft Transfer Fee	\$2.00

Bill Pay Fees	
Claims (Research Request)	\$31.25
Postal Returns	\$12.50
E>Returns/Rejects	\$6.25
NSF	\$62.50
Expedited Bill Pay (Next Day Check Delivery)	\$24.95