Our Rates & Service Charges

SKYWARD CREDIT UNION
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"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: 02/19/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Checking & Savings Accounts							
Regular Share	.099%	.100%	$5	$100	--	Quarterly	Quarterly
Special Share	.099%	.100%	--	--	--	Quarterly	Quarterly
Christmas/Vacation Club	.499%	.500%	--	--	--	Quarterly	Quarterly
Aviator Crew	.099%	.100%	$5	$5	--	Quarterly	Quarterly
Access Checking	--	--	--	--	--	N/A	N/A
Excel Checking	.099%	.100%		$500	$500	Monthly	Monthly
Silver Wings Checking	.149%	.150%	--	$1000	--	Monthly	Monthly
Skyhawk Checking	--	--	--	--	--	N/A	N/A
IRA Share Account	.499%	.500%	--	--	--	Quarterly	Quarterly
Aim Higher Checking Accounts							
Aim Higher Checking Qualifying Rates*			--	--	--	Monthly	Monthly
Tier 1: $0.00-$10,000.00	2.960%	3.000%					
Tier 2: $10,000.01 and up	.250%	.250%-3.000%					
Non-Qualifying Rate*			--	--	--		
Tier 3: All acct balances	.150%	.150%					
Share & IRA Certificates							
6 Month Certificate	2.280%	2.300%	$1000	--	--	Quarterly	Quarterly
12 Month Certificate	2.280%	2.300%	$1000	--	--	Quarterly	Quarterly
12 Month Skyward Saver Certificate	2.280%	2.300%	$25	--	--	Quarterly	Quarterly
24 Month Certificate	2.722%	2.750%	$1000	--	--	Quarterly	Quarterly
36 Month Certificate	2.967%	3.000%	$1000	--	--	Quarterly	Quarterly
48 Month Certificate	2.967%	3.000%	$1000	--	--	Quarterly	Quarterly
60 Month Certificate	2.967%	3.000%	$1000	--	--	Quarterly	Quarterly

** See Provision 8.b. next page for qualifications to earn Tier 1 and Tier 2 dividend rates*

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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 with us are set forth above. The Dividend Rate and Annual Percentage Yield set forth above are the rates and yields for the most recent dividend period. Aim Higher Checking accounts are Tiered Rate accounts. For these 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. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. 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 set forth 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 noncash deposits (e.g., checks) on the business day you make the deposit to the account. If you close the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. Dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

Any withdrawal made from a Christmas Club or Vacation Club account before the end of the club term will be subject to a withdrawal charge. Refer to Our Service Charges.

7. Certificate Account Features

a. Account Limitations

Except for Skyward Saver certificates, after you start the account, you may not make additional deposits. You can make deposits to a Skyward Saver certificate at any time during the term.

b. Maturity

Your Certificate account will mature on the maturity date set forth on your Certificate Account Receipt 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 based on the account term. For account terms of one year or less, the penalty is 90 days' dividends on the amount withdrawn. For account terms of more than one year, the penalty is 180 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned at the nominal rate on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

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 account owner 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 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable 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.

8. Aim Higher Checking Account Features

a. Account Limitations

There is a limit of one (1) Aim Higher account per member and two (2) Aim Higher accounts per household. You must be in good standing with the credit union to start this account

b. Activity Requirements for Higher Dividend Rates

To earn the Qualifying Dividend Rates shown in the Rate table above, you must satisfy the following requirements in each monthly qualification cycle: 1) login to Skyward Online Banking at least once; 2) complete a minimum of ten (10) debit card purchases; and 3) receive e-Documents. Only PIN-based, signature-based or digital wallet transactions qualify for the 10 debit card purchases; ACH, ATM and cash advances do not qualify. Transactions may take one or more business days from the date the transaction was made to post to your account. Transactions initiated but not posted as of 5:00 pm Central Time on the last day of the qualification cycle will not qualify for that cycle (but will count in the following cycle when they post). A qualification cycle begins on the first day of the calendar month and ends on the last day of the calendar month. Dividends will be calculated and paid into the Aim Higher account on the last day of the calendar month.

c. Dividend Tiers

If the account activity requirements are satisfied for a qualification cycle, you will earn Tier 1 and Tier 2 dividend rates as shown in the Rates table above. If you do not complete the account activity requirements during the qualification cycle, you will earn the Tier 3 dividend rate shown in the Rates table above.

d. ATM Fee Rebates

ATM fees imposed during the monthly qualification cycle by our credit union or other participating financial institutions may be reimbursed up to $25. ATM fees incurred outside the United States are not eligible for reimbursement. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable.

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Our Service Charges (01/05/2026)

ATM/Debit Card Transactions Limits
(Per card, per calendar day)

ATM Cash Withdrawal $625
Debit Card Signature Based Purchase $10,000
Debit Card PIN Based Purchase $2,500

Overdrafts & Returned Items

Overdraft / Return Item° $25.00
Maximum Number of Overdraft Charges per day 5
Returned Item (Third Party)/ Loan Payment $25.00

Wire Charges

Wire Incoming Domestic / International $15.00
Wire Outgoing Domestic (Including Western Union) $25.00
Wire Outgoing International (Including Western Union)… $40.00

Savings Accounts

Account Closing $5.00
Christmas Club Withdrawal (in excess of one required transfer) $5.00
(Christmas Club required transfer November 3rd)
Vacation Club Withdrawal (in excess of two per calendar year) $5.00

Checking Accounts

Copy of check (per check) $3.00
Checkbook Balancing (per hour, 1 hour minimum) $20.00
Four Temporary Checks $1.00
Excel Checking – Below Required Balance (monthly) $8.00

Bill Pay Charges and Limits

Consumer Bill Payments
- Amount Per Day $25,000
- Amount Per Month $40,000

P2P Payments
- Amount Per Day $2,500

Additional Fees
- Next day expedite $34.95
- 2nd day expedite $29.95
- 2nd day expedite electronic $6.95
- Gift Pay $2.99
- Charitable Donation $1.99

Remote Deposit Limits

Daily Count / Amount ..... 5 / $5,000
Monthly Count / Amount ..... 20 / $10,000

External Funds Transfer

- Amount Per Day $2,500
- Amount Per Month $20,000

Send a Check

- Amount per Day $5,000
- Amount Per Month $20,000

° May be charged on checks, electronic transactions, ATM withdrawals, preauthorized payments, and any other item or payment that creates an overdraft or causes the item to be returned for insufficient funds. Fees will be assessed as disclosed in the MSA or BSA part 2.

Other Charges

Stop Payment $30.00
Money Orders $2.00
Corporate Check (payable to a third party) $2.00
Statement Copy $3.50
Photocopy (per page) $1.00
Research (per hour, one hour minimum) $25.00
Fax (local) $1.00
Fax (long distance) $2.00
Inactive / Dormant Account (per quarter) $10.00
Garnishment $25.00
Bad Address / Return Mail (per quarter) $25.00
Bad Address Research $15.00
Incoming Collection $25.00
Check Cashing (non-member only) $3.00
Card or PIN Reissued (2nd) $10.00
Card or PIN Reissued (3rd and more) $20.00
Foreign Item (per item) $15.00
Foreign Currency ..... $25 Order / $15 Redeem
FedEx $20.00
FedEx – Saturday $25.00
Foreign Collection Item (per item) ..... Cost to CU
Next Day Expedited Electronic Item $5.00
Carfax $15.00
Coin Exchange (Non-Member) ..... 15% of Total

CUMONEY TravelMoney

Activation ..... Free
Cost of Card $5.00
Service ..... Free
Inactivity ..... $5.00 per month after 10 months of inactivity
Signature Purchase ..... Free
PIN/POS ..... Free
International Transaction with currency conversion ..... 2% of transaction amount
International Transaction without currency conversion ..... 0.8% of transaction amount
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.
Cash Advance ..... Free*
Cash Back at Merchant ..... Free*
ATM Balance Inquiry $1.50*
ATM Withdrawal $2.00*
ATM Withdrawal $2.00*
Reload $2.00
VRU Opt-Out to Live Operator ..... 2 Free, $5 for any calls after the first 2 in any given calendar month
Cash Out $15.00
Negative Balance $15.00
Replacement Card ..... $5.00 to replace a lost, stolen or damaged card
Rush Delivery $35.00
Denied Transaction ..... $.50

*Third party fees may apply except where prohibited by law. Your Card is valid through the expiration date on the front of the Card. Contact the issuing Credit Union if there is a remaining Funds Balance when Your Card expires.

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