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ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

| | | | |
|--|--|--|---|
| Account Type(s): <input type="checkbox"/> Savings | <input type="checkbox"/> Advantage Checking | <input type="checkbox"/> Premier Checking | <input type="checkbox"/> High Rewards Checking |
| <input type="checkbox"/> Money Market | <input type="checkbox"/> Christmas Club | <input type="checkbox"/> Vacation Club | <input type="checkbox"/> Traditional IRA Savings |
| <input type="checkbox"/> Roth IRA Savings | <input type="checkbox"/> Educational IRA Savings | <input type="checkbox"/> Share Certificate ____ Months | <input type="checkbox"/> Teen Share Certificate ____ Months |
| <input type="checkbox"/> IRA Certificate ____ Months | | | |

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 and/or Interest Rates for each Account are shown below.

☐ **New Account**

☐ **Request for Information**

EFFECTIVE DATE: 06/01/24

| Account Type | VARIABLE RATE | | |
|-----------------------------|-----------------------------|-------------------------|---------------|
| | BALANCE | ANNUAL PERCENTAGE YIELD | DIVIDEND RATE |
| Savings(2) | | <u>0.10 %</u> | <u>0.10 %</u> |
| Advantage Checking(2) | | <u>0.10 %</u> | <u>0.10 %</u> |
| Premier Checking(2) | | <u>0.10 %</u> | <u>0.10 %</u> |
| High Rewards Checking(2)(4) | Up to \$7,500.00 | <u>3.09 %</u> | <u>3.05 %</u> |
| | \$7,500.01 & Greater | <u>3.09 % - 0.32 %</u> | <u>0.10 %</u> |
| Money Market(2)(3) | Up to \$50,000.00 | <u>1.26 %</u> | <u>1.25 %</u> |
| | \$50,000.01 - \$100,000.00 | <u>1.51 %</u> | <u>1.50 %</u> |
| | \$100,000.01 - \$350,000.00 | <u>1.76 %</u> | <u>1.75 %</u> |
| | \$350,000.01 & Greater | <u>2.02 %</u> | <u>2.00 %</u> |
| Christmas Club(2) | | <u>0.10 %</u> | <u>0.10 %</u> |
| Vacation Club(2) | | <u>0.10 %</u> | <u>0.10 %</u> |
| Traditional IRA Savings(2) | | <u>0.50 %</u> | <u>0.50 %</u> |
| Roth IRA Savings(2) | | <u>0.50 %</u> | <u>0.50 %</u> |
| Educational IRA Savings(2) | | <u>0.50 %</u> | <u>0.50 %</u> |

| Account Type | FIXED RATE (term accounts) | | | | |
|---------------------------|------------------------------|---------|------------------|-------------------------|---------------|
| | MINIMUM BALANCE REQUIREMENTS | BALANCE | TERM | ANNUAL PERCENTAGE YIELD | DIVIDEND RATE |
| Teen Share Certificate(1) | \$ <u>100.00</u> | | <u>6 Months</u> | <u>1.20 %</u> | <u>1.19 %</u> |
| | \$ <u>100.00</u> | | <u>12 Months</u> | <u>1.60 %</u> | <u>1.59 %</u> |

| Account Type | FIXED RATE (term accounts) continued | | | | |
|--|--------------------------------------|---------------------------|------------|-------------------------|---------------|
| | MINIMUM BALANCE REQUIREMENTS | BALANCE | TERM | ANNUAL PERCENTAGE YIELD | DIVIDEND RATE |
| <input type="checkbox"/> Share Certificate(1)(3) <input type="checkbox"/> IRA Certificate(1)(3) | \$ 1,000.00 | \$1,000.00 - \$49,999.99 | 3 Months | 1.00 % | 1.00 % |
| | | \$50,000.00 - \$99,999.99 | | 1.05 % | 1.05 % |
| | | \$100,000.00 & Greater | | 1.10 % | 1.10 % |
| | \$ 1,000.00 | \$1,000.00 - \$49,999.99 | 6 Months | 1.20 % | 1.19 % |
| | | \$50,000.00 - \$99,999.99 | | 1.25 % | 1.24 % |
| | | \$100,000.00 & Greater | | 1.30 % | 1.29 % |
| | \$ 1,000.00 | \$1,000.00 - \$49,999.99 | 12 Months | 1.60 % | 1.59 % |
| | | \$50,000.00 - \$99,999.99 | | 1.65 % | 1.64 % |
| | | \$100,000.00 & Greater | | 1.70 % | 1.69 % |
| | \$ 1,000.00 | \$1,000.00 - \$49,999.99 | 18 Months | 1.90 % | 1.88 % |
| | | \$50,000.00 - \$99,999.99 | | 1.95 % | 1.93 % |
| | | \$100,000.00 & Greater | | 2.00 % | 1.98 % |
| | \$ 1,000.00 | \$1,000.00 - \$49,999.99 | 24 Months | 2.00 % | 1.98 % |
| | | \$50,000.00 - \$99,999.99 | | 2.05 % | 2.03 % |
| | | \$100,000.00 & Greater | | 2.10 % | 2.08 % |
| | \$ 1,000.00 | \$1,000.00 - \$49,999.99 | 36 Months | 2.30 % | 2.28 % |
| | | \$50,000.00 - \$99,999.99 | | 2.35 % | 2.33 % |
| | | \$100,000.00 & Greater | | 2.40 % | 2.37 % |
| | \$ 1,000.00 | \$1,000.00 - \$49,999.99 | 48 Months | 2.50 % | 2.47 % |
| | | \$50,000.00 - \$99,999.99 | | 2.55 % | 2.52 % |
| | | \$100,000.00 & Greater | | 2.60 % | 2.57 % |
| | \$ 1,000.00 | \$1,000.00 - \$49,999.99 | 60 Months | 2.70 % | 2.68 % |
| | | \$50,000.00 - \$99,999.99 | | 2.75 % | 2.72 % |
| | | \$100,000.00 & Greater | | 2.80 % | 2.76 % |
| Special Certificate(1) | \$ 1,000.00 | | 8 Months | 2.00 % | 1.98 % |
| | \$ 1,000.00 | | 12 Months | 4.75 % | 4.65 % |
| | \$ 1,000.00 | | 19 Months | 4.00 % | 3.93 % |
| | \$ N/A | | N/A Months | N/A % | N/A % |

(1) 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 (570) 342-2720.

(2) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 06/01/2024. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(3) All deposited funds earn the rate for the tier that reflects the average daily balance at the end of the dividend period.

(4) Only the funds that comprise each tier will earn the rate for the tier that reflects the average daily balance at the end of the dividend period.

Schedule of Fees and Charges

Savings Account

- Excessive Transaction Fee (in excess of 6 per month) \$1.00 per transaction
- Inactivity Fee (No account activity for 2 years) \$20.00 per quarter

Checking Account

- Overdraft Transfer Fee (Excludes Advantage Checking or Premier Checking) \$4.00
- Inactivity Fee (No account activity for 1 year, Basic Checking only) \$5.00/month
- Stop Payment \$20.00
- NSF Fee \$29.00
- Second Chance Checking Fee \$7.00/month
- NSF Fee Maximum Daily Charge \$87.00
- Return Item Fee \$29.00
- Courtesy Pay Fee \$29.00
- Advantage Checking Service Fee (balance under required minimum balance) \$5.00 per month
- Premier Checking Service Fee (balance under required minimum balance) \$5.00 per month

Schedule of Fees and Charges *(continued)*

ACH (Automatic Clearing House)

| | |
|---------------------|---------|
| • ACH Origination | \$5.00 |
| • ACH Stop Payments | \$20.00 |
| • NSF Fee | \$29.00 |

Debit/ATM Card

| | |
|--|-------------|
| • Debit/ATM PIN-based Transactions 9+ per month | \$1.50 each |
| • Debit/ATM surcharge for non-members | \$3.00 |
| • Rush Replacement Card Fee (next day via FedEx) | \$15.00 |

Service Fees

| | |
|--|---|
| • Coin Counters (Free for members) | 2% of total amount |
| • Bank, Certified or Cashier's Check - Payable to Third Party (Free for members 60 or older) | \$3.00 |
| • Check Copy (Free for members 60 or older) | \$2.00 each or 10 for \$10.00 |
| • Bad Address Correction Fee | \$3.00 |
| • Statement or Document Copy | \$3.00/statement or \$20.00/year, whichever is less |
| • Mailed Paper Statement Fee (Free for members 24 and under and 65 and over) | \$1.00 |
| • Stop Payment for a PEFCU Check | \$20.00 |
| • Account Reconciliation or Research | \$20.00 (per hour) |
| • Subpoena/Levy/Garnishment Fee | \$75.00 |
| • Subpoena/Audit Research Fee | \$30.00 first hour, \$20.00 each additional hour |
| • Check Cashing Fee for non-members | \$5.00 |
| • Money Order (Free for members 60 or older) | \$3.00 |

Safe Deposit Boxes (Davis Street Office Only)

| | |
|----------------|----------------|
| • Rental Fees | |
| ◦ 3x10 Box | \$30.00 |
| ◦ 5x10 Box | \$60.00 |
| ◦ 10x10 Box | \$90.00 |
| • Lost Key | \$10.00 |
| • Drilling Fee | At cost |
| • Lock Fee | Up to \$250.00 |

Money Market Account Fees

| | |
|--|------------------------|
| • Excessive Transaction Fee (in excess of 6 per month) | \$1.00 per transaction |
| • NSF Fee | \$29.00 |

Travel Card

| | |
|--|--------|
| • Purchase (+ denomination of your choosing) | \$4.00 |
| • Re-load (+ denomination of your choosing) | \$2.00 |

Foreign Currency

| | |
|----------------------------|---------------|
| • Purchase Shipping Charge | Up to \$15.00 |
| • Exchange Foreign Money | \$12.00 |

Wire Fees

| | |
|---|---------|
| • Outgoing Domestic Wire Transfer Fee | \$20.00 |
| • Incoming Domestic Wire Transfer Fee | \$15.00 |
| • Outgoing Foreign Wire Transfer Fee (US Dollars) | \$35.00 |
| • Incoming Foreign Wire Transfer Fee (US Dollars) | \$15.00 |

Home Equity/Mortgages

| | |
|-----------------------------|----------|
| • Home Equity Appraisal Fee | \$275.00 |
| • Satisfaction Fee | \$75.00 |
| • Subordination Fee | \$400.00 |
| • Release of Lien Fee | \$250.00 |

Credit Card

| | |
|--|---------------|
| • Late Payment Fee (10 day grace period) | Up to \$8.00 |
| • Returned Payment Fee | Up to \$29.00 |

Loan Fees

| | |
|---|----------------------------------|
| • Late Payment Fee (10 day grace period) | \$15.00 |
| • Payment Skip Fee | \$45.00 or 1.00% of loan balance |
| • Pay By Phone Fee (From other financial institutions – debit/credit cards) | Up to \$5.00 |