Abound CREDIT UNION

**Abound Credit Union**
**3939 S. Dixie Highway**
**Radcliff, Kentucky 40160**
**(800) 285-5669**

**THE DATE OF THIS RATE AND FEE SCHEDULE IS**: November 2, 2026

The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above.

**This Rate and Fee Schedule is part of your Agreement with the Credit Union**

**Par Value of Membership Share: $5.00**

| Savings Account | Dividend Rate | Annual Percentage Yield (APY) | Dividends Compounded | Dividends Credited | Dividend Period | Minimum Opening Deposit | Minimum Balance to Earn APY in this Schedule | Balance Method |
|---|---|---|---|---|---|---|---|---|
| **$100.00 - $10,000.00** | 0.050% | 0.05% | Monthly | Monthly | Calendar Month | $5.00 | $100.00 | Average Daily Balance |
| **$10,000.01 - $50,000.00** | 0.100% | 0.10% | | | | | | |
| **$50,000.01 or over** | 0.150% | 0.15% | | | | | | |
| **Individual Retirement Account/ Traditional IRA** | | | | | | | | |
| **$100.00 - $10,000.00** | 0.050% | 0.05% | Monthly | Monthly | Calendar Month | None | $100.00 | Average Daily Balance |
| **$10,000.01 - $50,000.00** | 0.100% | 0.10% | | | | | | |
| **$50,000.01 or over** | 0.150% | 0.15% | | | | | | |
| **Roth or Education IRA Savings Account** | | | | | | | | |
| **$100.00 - $10,000.00** | 0.050% | 0.05% | Monthly | Monthly | Calendar Month | None | $100.00 | Average Daily Balance |
| **$10,000.01 - $50,000.00** | 0.100% | 0.10% | | | | | | |
| **$50,000.01 or over** | 0.150% | 0.15% | | | | | | |
| **Money Market Account** | | | | | | | | |
| **$1,000-$10,000** | 0.549% | 0.55% | Monthly | Monthly | Calendar Month | None | $1,000.00 | Average Daily Balance |
| **$10,000.01-$25,000.00** | 0.549% | 0.55% | | | | | | |
| **$25,000.01-$50,000** | 0.648% | 0.65% | | | | | | |
| **$50,000.01-$100,000.00** | 0.747% | 0.75% | | | | | | |
| **$100,000.01 or over** | 1.094% | 1.10% | | | | | | |
| **Savvy Money Market Account** | | | | | | | | |
| **$1,000-$25,000** | 0.549% | 0.55% | Monthly | Monthly | Calendar Month | None | $1,000.00 | Average Daily Balance |
| **$25,000.01-$50,000** | 0.648% | 0.65% | | | | | | |
| **$50,000.01-$100,000.00** | 0.747% | 0.75% | | | | | | |
| **$100,000 or over** | 1.094% | 1.10% | | | | | | |
| **Checking Account** | | | | | | | | |
| **All** | Non-Dividend Bearing | Non-Dividend Bearing | N/A | N/A | N/A | N/A | N/A | N/A |

| High Yield Savings Account<br>*Limit of one High Yield Savings Account per primary member's Social Security Number.* | Dividend Rate | If your Balance is… | …your APY will be in this range. The exact APY will depend on the balance in the account. | Dividends Compounded | Dividends Credited | Dividend Period | Minimum Opening Deposit | Minimum Balance to Earn APY in this Schedule | Balance Method |
|---|---|---|---|---|---|---|---|---|---|
| **For up to the first $5,000 deposited in the account, your Dividend Rate is:** | 4.169% | **$0.01 - $5,000.00** | 4.25% | Monthly | Monthly | Calendar Month | None | N/A | Average Daily Balance |
| **For up to the next $20,000 deposited in the account, your Dividend Rate is:** | 4.169% | **$5,000.01 - $25,000.00** | 4.25% | | | | | | |
| **For up to the next $75,000 deposited in the account, your Dividend Rate is:** | 1.588% | **$25,000.01 - $100,000.00** | 2.26% - 4.25% | | | | | | |
| **For any additional funds (over $100,000) deposited in the account, your Dividend Rate is:** | 1.144% | **$100,000.01 or over** | 1.15% - 2.26% | | | | | | |

| Certificate/ IRA Certificate Terms<br>*(Dividends are calculated using the Average Daily Balance Method)* | **Monthly** compounding and crediting with a calendar month dividend period | | | Automatically renews with the following term | Early Withdrawal Penalty |
|---|---|---|---|---|---|
| | Dividend Rate | Annual Percentage Yield (APY) | Minimum Balance to Open Account and to earn APY | | |
| **3 Month** | 0.995% | 1.00% | $500.00 | 3 Month | 90 days |
| **12 Month** | 2.960% | 3.00% | $500.00 | 12 Month | 90 days |
| **18 Month** | 3.445% | 3.50% | $500.00 | 18 Month | 90 days |
| **24 Month** | 3.445% | 3.50% | $500.00 | 24 Month | 90 days |
| **36 Month** | 2.960% | 3.00% | $500.00 | 36 Month | 180 days |
| **48 Month** | 3.203% | 3.25% | $500.00 | 48 Month | 180 days |
| **59 Month** | 3.203% | 3.25% | $500.00 | 59 Month | 365 days |
| **6 Month Special** | 4.169% | 4.25% | $500.00 | 6 Month | 90 days |
| **15 Month Special** | 4.409% | 4.50% | $500.00 | 12 Month | 90 days |
| **59 Month Rate Riser (IRA Certificates Only)** | 3.203% | 3.25% | $500.00 | 59 Month | 365 days |

**Credit To Accounts For Member Deposits**

The Credit Union's "daily cut-off time": All deposits or transactions received after the close of business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, are treated as if received on the next business day that we are open. Our business hours are listed below. The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds transfers: Any dollar amount may be transferred until 2:00 p.m. on a business day. Any request for a transfer after 2:00 p.m. will be sent on the next business day we are open. If transfer is for $5,000.00 or more, we may delay it until the next business day. The Credit Union's business day disclosure: Our business days are Monday through Friday 8:30 a.m. to 4:30 p.m., excluding federal holidays. Our Night Depository is opened at 9:00 a.m. daily. (Deposits made after 8:30 a.m. or on a day we are not open will be processed on the next business day we are open).

**Electronic Funds Transfer Services** **THE DATE OF THIS RATE AND FEE SCHEDULE IS**: November 2, 2026

Daily limits on transactions: $760.00 at ATMs and $5,000.00 at Point of Sale Terminals if there are sufficient funds in your account and except as otherwise limited in your Membership Agreement. ATM transactions are limited to eight (8) per day or Point of Sale transactions to fifteen (15) per day or a combination total of fifteen (15) per day. Dollar amounts and numbers of transactions will be less than stated when Network provider is off-line due to technical difficulties.

**Uniform Commercial Code Funds Transfer Services Security Procedures:**

| Delivery Method | Security Procedure |
|---|---|
| Direct Call for Wire Transfer Services | You must have a signed Remote Funds Transfer Agreement on file in order to send a wire by phone, fax or secure email. When the amount of the transfer requested exceeds a certain amount, Credit Union staff will call back to verify your identity using established, unique security question(s). The Credit Union may perform random callbacks on wires of lesser amounts. |
| All Other Methods | 1. Official picture ID verification will be used on all wire transfer requests made in person.<br>2. The Credit Union performs random callbacks from time to time. |

**Fees Applicable to EFT Transactions**

| Fee Name | Amount | Description |
|---|---|---|
| Transactions at Proprietary Credit Union ATMs & other ATMs specified as exempt | No fee | |
| Transactions at Nonproprietary ATMs* | $ 1.00 | Charged each time you complete a transaction at an ATM that is not located at a branch or owned and operated by the Credit Union. |
| Wire transfer – incoming | $ 3.00 | Charged for each wire transfer into your account. |
| Wire transfer – outgoing | $ 25.00 | Charged for each wire transfer out of your account. |

*Up to 4 ATM fees may be reimbursed per month when properly requested. Request must be submitted within 90 days of transaction, Networks available for EFT Transactions: PLUS, AFFN, CO-OP, and Accel Advantage.

**Fees and Service Charges For Accounts and Services:**

| Fee Name | Amount | Description |
|---|---|---|
| Cashier's Check | $ 5.00 | Charged when you request a Cashier's Check. Fee is charged per check requested. |
| Convenience Payment Fee | $ 15.00 | Charged each time you make a loan payment by telephone |
| Copy of draft or check | $ 1.00 | Charged each time you request a copy of a draft or check. |
| Counter check | $ 0.50 | Charged each time you request a Counter check. |
| Courtesy Pay/Courtesy Pay Plus/Overdraft | $ 31.00 | Charged each time you use the Courtesy Pay/Courtey Pay Plus service to cover overdrawn transactions, if opted in. |
| Garnishment/ Levy | $ 75.00 | Charged each time a garnishment or levy is processed for you. |
| Inactivity/Dormancy | $ 10.00 | Charged per month after 12 months without activity, if you do not have a $500 balance or an active loan. |
| Membership | $ 10.00 | Charged one time when you apply to become a member of the Credit Union. This fee is non-refundable. |
| Money Market Account Minimum Balance | $ 10.00 | Charged if the account balance falls below the minimum amount required. This fee is charged per month the minimum balance is not maintained. |
| Not Sufficient Funds (NSF)/Uncollected Funds | $ 31.00 | Charged when you initiate a transaction without sufficient available/collected funds in your account to pay the full amount. |
| Research Services or Account reconciliation | $ 10.00 | Charged for each hour of research/reconciliation completed. |
| Returned statement (bad address) | $ 5.00 | Charged monthly for accounts with returned mail/bad address. |
| Rush Debit Card | $ 30.00 | Card received within 3 business days |
| Rush Credit Card | $ 15.00 | Card received within 3 business days |
| Safe deposit box 3x5 | $ 10.00 | Charged once each year for renting a safe deposit box of this size. |
| Safe deposit box 5x5 | $ 15.00 | Charged once each year for renting a safe deposit box of this size. |
| Safe deposit box 3x10 | $ 20.00 | Charged once each year for renting a safe deposit box of this size. |
| Safe deposit box 5x10 | $ 25.00 | Charged once each year for renting a safe deposit box of this size. |
| Safe deposit box 10x10 | $ 40.00 | Charged once each year for renting a safe deposit box of this size. |
| Safe deposit box 16x10 | $ 60.00 | Charged once each year for renting a safe deposit box of this size. |
| Second Chance Checking | $ 8.00 | Charged each month if you have direct deposit coming into the account. |
| Second Chance Checking | $ 10.00 | Charged each month if you do not have direct deposit coming into the account. |
| Statement copy | $ 3.00 | Charged for each printed copy of a statement you request. |
| Stop payment request | $ 31.00 | Charged each time you request a stop payment. |