P1FCU

Rate and Fee Schedule

Effective 9/22/2026

Savings, Checking, IRA Savings and Idaho Medical Savings Rates

	Deposit Amount	Dividend Rate	Annual % Yield
Savings *(Minimum $35 required to open account)*	35.00 - 100,000+	0.05	0.05
Secondary Savings *(Minimum $5 required to open account)*	5.00 - 100,000+	0.05	0.05
Ascend Checking[1]	0.00 - 15,000 15,000.01+	3.45 0.00	3.50 0.21-3.50
IRA Savings *(Minimum $35 required to open account)*	35.00 - 100,000+	0.05	0.05
Idaho Medical Savings *(Minimum $35 required to open account)*	35.00 - 100,000+	0.05	0.05

Discontinued Services

Prime Checking *(Monthly fee of $2.99 - waived with eStatements)*	0.00 - 100,000+	0.00	0.00
Preferred Checking	0.00 - 100,000+	0.00	0.00
PowerPlus Checking	0.00 - 24,999.99 25,000+	0.05 0.05	0.05 0.05
Good$ense Checking	0.00 - 24,999.99 25,000+	0.05 0.05	0.05 0.05

Money Market Rates

Money Market Account (Qualifying Bump Rate[2]) *(Minimum $500 required to open account)*	500.00 - 24,999.99 25,000 - 99,999.99 100,000 - 249,999.99 250,000 - 499,999.99 500,000+	2.45 2.55 3.24 3.34 3.44	2.47 2.58 3.29 3.39 3.49
Money Market Account (Non-Qualifying Rate) *(Minimum $500 required to open account)*	500.00 - 24,999.99 25,000 - 99,999.99 100,000 - 249,999.99 250,000 - 499,999.99 500,000+	0.45 0.55 1.24 1.34 1.44	0.45 0.55 1.25 1.35 1.45

Certificate Rates

Certificates & IRA Certificates[3]			
3 Month Certificate	500.00+	1.24	1.25
6 Month Certificate	500.00+	3.64	3.70
12 Month Certificate	500.00+	3.84	3.90
18 Month Certificate	500.00+	4.03	4.10
24 Month Certificate	500.00+	4.03	4.10
36 Month Certificate	500.00+	4.13	4.20
48 Month Certificate	500.00+	4.13	4.20
60 Month Certificate	500.00+	4.13	4.20

RATE INFORMATION The dividend rate and the annual percentage yield may change after account opening. We may change the dividend rate for your account as determined by the Credit Union.

[1] *Qualifiers to earn interest on Ascend Checking must be enrolled in eStatements with a valid email and have a minimum of 20 posted debit card transactions on your Ascend Checking account, excluding transactions at the ATMs and one monthly direct deposit of more than $250. Requirements are calculated for each month. If the account requirements are not met, the rate will be 0.00% APY. No minimum balance is required to earn APY. Fees may reduce earnings.*

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[2] To qualify for the Money Market Account Qualifying Bump Rate, you must have an Ascend Checking account linked to the Money Market account, and you must meet the Ascend Checking account dividend qualifications each month. For each month you meet the Ascend Checking account dividend qualifications, you will qualify for the Money Market Account Qualifying Bump Rate. The three-monthly dividend qualifications for the Ascend Checking account are: 1) Enrollment in eStatements 2) A minimum of 20 posted debit card transactions per month (ATM transactions excluded) and 3) A monthly direct deposit of over $250. If the Ascend Checking dividend qualifications are not met, the Money Market will default to the standard Money Market Account Non-Qualifying Rate. Only one Money Market account may be linked to an Ascend Checking account at any time. The Money Market Account Qualifying Bump Rate will be applied to the Money Market account with the earliest opening date. If there are multiple Money Market accounts, you may select which Money Market account to apply the Qualifying Bump Rate at account opening or by reaching out to us at 800.843.7128. Future changes of your selection can be made in branch or by reaching out to us at 800.843.7128. The dividend rate and annual percentage yield may change at any time. We may change the dividend rate for your account as determined by the credit union.

[3] Minimum of $500 required to open certificate account.

Fee Schedule

Courtesy Pay Fee *(Item Paid)*	**$25.00**	Returned Mail	**$5.00**
Overdraft Fee *(Item Paid)*	**$25.00**	Garnishment	**$25.00**
NSF Fee *(Item Returned)*[1]	**$25.00**	Inactive Account[2]	**$5.00**
Consumer Loan Extension	**$25.00**	Statement Copy	**$2.00**
Outgoing Wire Transfer	**$20.00**	Money Order	**$1.00**
Incoming Wire Transfer	**$10.00**	Official Check	**$4.00**
International Wire Transfer	**$50.00**	Deposited NSF (*Return Item Fee)*	**$10.00**
Fax Service *(Send or receive)*	**$1.00/page**	Canadian Check Transaction	**$5.00**
Research Fee	**$15/hour**	Counter Checks *(Per page of 4)*	**$1.00**
Debit Card Replacement	**$5.00**	Stop Payment Order	**$20.00**
Card Rush Order Fee	**$25.00**	Copies of Checks *(checks are not returned to you)*	**$2.00**
Shared Branching Returned Item Fee	**$25.00**	*Transfer Fee (Overdraft protection from another share)*	**$2.00**
Non P1FCU ATM Fee	**$1.00**		

[1] An NSF Fee may be charged each time an item or payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

[2] An account is considered inactive once a member has not engaged in any transactions or correspondences with P1FCU for a duration of 365 consecutive days and possesses an aggregate balance below the threshold of $1000.

Truth-in-Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts named above. Each account holder agrees to the terms set forth on this Rate and Fees Disclosure and acknowledges that it is a part of Potlatch No.1 Financial Credit Union's (P1FCU) All About Your Accounts Disclosure.

RATE INFORMATION The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth above. The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For dividend- bearing accounts, the dividend rate and annual percentage yield may change monthly for regular share accounts, IRA share accounts, share draft accounts, money market, and money market share draft accounts. For all P1FCU certificates, the dividend rate and annual percentage yield are fixed and will be in effect while the balance of your account remains in an applicable balance range or for the term of the account, whichever is less. Once a balance range is met, the dividend rate and annual percentage yield for that range will apply to the entire balance in your account while your balance remains in that balance range. The annual percentage yield is based on the assumption that dividends remain on deposit until maturity. Dividends will be paid quarterly on certificate accounts. A withdrawal will reduce earnings, as will any request to delay the crediting of dividends. The regular share accounts, IRA share accounts, share draft accounts, money market, and money market share draft accounts are tiered rate accounts. The stated dividend rate and annual percentage yield for a specified tier balance range will apply to the entire balance in your account while your balance remains in that balance range.

NATURE OF DIVIDENDS Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rates and yields that P1FCU anticipates paying for the applicable dividend period.

Truth-in-Savings Disclosures Cont.

COMPOUNDING AND CREDITING Dividends will be compounded and credited as set forth above. The dividend period for each account is set forth above. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

ACCRUAL OF DIVIDENDS Dividends will begin to accrue on both cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For regular share accounts, IRA share accounts, share draft accounts, money market and money market share draft accounts if you close your account before accrued dividends are credited; accrued dividends will not be paid.

BALANCE INFORMATION The minimum balance required to open each account is set forth above. For all dividend-bearing accounts excluding money market accounts, dividends are calculated by the daily average balance method, which applies a daily periodic rate to the average principal in the account each day. Money market accounts dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. The stated dividend rate and annual percentage yield for a specified tier balance range will apply to the entire balance in your account while your balance remains in that balance range. The minimum balance required to open each account is set forth above. If the minimum balance is not met, you will not earn the stated annual percentage yield.

MATURITY Your certificate account will mature within the term or on the maturity date set forth on your Certificate Receipt or Renewal Notice.

EARLY WITHDRAWAL PENALTY We may impose a penalty if you withdraw any of the principal before the maturity date, or the renewal date, if this is a renewal account. For certificates under 1 year, the amount of the early withdrawal penalty is 90 days' dividends. For certificates 1 year or greater the amount of the early withdrawal penalty is 180 days' dividends. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned 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 dividend has already been paid, the penalty will be deducted from the principal. At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction or with the approval of the President & CEO or those designated by the President & CEO. All P1FCU certificates listed above are automatically renewable. For all automatically renewable certificates you will have a grace period of ten (10) days after maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. Your certificate is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with P1FCU.

ACCOUNT LIMITATIONS There are no transaction limitations on Regular Share (Savings), Money Market, or Share Draft (Checking) Accounts. We reserve the right to require up to seven (7) days' written notice before allowing a withdrawal from an interest-bearing or savings account, as defined by Regulation D.

Your savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.

Insured by NCUA