

For questions or inquiries, contact:



Climb Credit Union  
5005 W. 60th Ave.  
Arvada, CO 80003  
(303) 427-5005  
climbcu.org

## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

### SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 10/01/2024

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Primary Share Savings	0.10 %	0.10 %	Variable	Monthly	Monthly	\$1.00	None	\$1.00
Personal Share Savings	0.10 %	0.10 %	Variable	Monthly	Monthly	None	None	None
Peak Savings	3.93 %	4.00 %	Variable	Monthly	Monthly	None	None	None
<b>HSA Checking:</b>								
\$0.00 - \$2,499.99	0.10 %	0.10 %	Variable	Monthly	Monthly	N/A	None	\$ 0.00
\$2,500 - \$9,999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	N/A	None	\$ 2,500.00
\$10,000 and greater	0.20 %	0.20 %	Variable	Monthly	Monthly	N/A	None	\$ 10,000.00
<b>Money Market:</b>								
\$0.00 - \$2,499.99	0.25 %	0.25 %	Variable	Monthly	Monthly	None	None	\$ 0.00
\$2,500 - \$9,999.99	0.75 %	0.75 %	Variable	Monthly	Monthly	None	None	\$ 2,500.00
\$10,000 - \$19,999.99	0.90 %	0.90 %	Variable	Monthly	Monthly	None	None	\$ 10,000.00
\$20,000 - \$49,999.99	1.00 %	1.00 %	Variable	Monthly	Monthly	None	None	\$ 20,000.00
\$50,000 - \$89,999.99	1.24 %	1.25 %	Variable	Monthly	Monthly	None	None	\$ 50,000.00
\$90,000 and greater	1.49 %	1.50 %	Variable	Monthly	Monthly	None	None	\$ 90,000.00
Basic Checking	N/A %	N/A %	N/A	N/A	N/A	None	None	N/A
<b>Peak Checking*:</b>								
\$0.00 - \$14,999.99	4.89 %	5.00 %	Variable	Monthly	Monthly	None	None	\$ 0.00
\$15,000 and greater	0.50 %	0.50 %	Variable	Monthly	Monthly	None	None	\$ 15,000.00
If qualifications are not met per cycle	0.05 %	0.05 %	Variable	Monthly	Monthly	None	None	\$ N/A
<b>IRA Savings/Roth IRA Savings:</b>								
\$0.00 - \$2,499.99	0.10 %	0.10 %	Variable	Monthly	Monthly	None	None	\$ 0.00
\$2,500 - \$9,999.99	0.10 %	0.10 %	Variable	Monthly	Monthly	None	None	\$ 2,500.00
\$10,000 - \$19,999.99	0.15 %	0.15 %	Variable	Monthly	Monthly	None	None	\$ 10,000.00
\$20,000 - \$49,999.99	0.20 %	0.20 %	Variable	Monthly	Monthly	None	None	\$ 20,000.00
\$50,000 and greater	0.30 %	0.30 %	Variable	Monthly	Monthly	None	None	\$ 50,000.00

**1. RATE INFORMATION.** The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. See Variable Rate Information Below. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

\* If qualifications are met during the qualification cycle, a higher rate of dividends will be paid on balances up to \$14,999.99, and a lower rate of dividends will be paid on balances of \$15,000.00 and above.

**2. COMPOUNDING AND CREDITING.** For Peak Checking account: The qualification cycle begins on the last day of the month and ends the second to last day of the following month. For all other accounts: The frequency with which dividends will be compounded and credited and is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

**3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and/or the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

**4. BALANCE COMPUTATION METHOD.** We use the Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**5. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will receive the accrued dividends.

**6. TRANSACTION LIMITATIONS.** *For Holiday Club Accounts:* the entire balance will be transferred to your share account on or after November 1st and the account will remain open. There is a limit of four (4) withdrawals per calendar year. *For Money Market Accounts:* There is a limit of three (3) withdrawals per calendar year. *For Peak Savings Account:* Only one (1) account allowed per SSN. To qualify for a Peak Savings Account you must maintain an open Peak Checking Account, if not, the Peak Savings Account will revert to a personal savings account at the prevailing rate. There is a limit of three (3) withdrawals per month. Each additional withdrawal will result in a \$10 excess withdrawal fee. Fees may reduce earnings. Learn more at [climbcu.org/peak-savings](http://climbcu.org/peak-savings).

**7. VARIABLE RATE INFORMATION.** If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate at any time. There are no limitations on the amount the rate can change.

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**TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE**

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**CERTIFICATE ACCOUNTS**

**EFFECTIVE DATE: 10/01/2024**

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
<b>Share Certificate \$500 - \$49,999.99:</b>									
6 Month	4.41 %	4.50 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
12 Month	3.93 %	4.00 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
18 Month	3.44 %	3.50 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
24 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
36 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
48 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
60 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
<b>Share Certificate \$50,000 and above</b>									
6 Month	4.51 %	4.60 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
12 Month	4.03 %	4.10 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
18 Month	3.54 %	3.60 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
24 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
36 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
48 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
60 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
<b>22 Month Share Certificate BUMP-UP*</b>									
\$2,500 - \$49,999.99	3.83 %	3.90 %	Fixed	Monthly	Monthly	\$2,500.00	Allowed	90 Days Dividends	Automatic with 10 day grace period
\$50,000 and up	3.93 %	4.00 %	Fixed	Monthly	Monthly	\$50,000.00	Allowed	90 Days Dividends	

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
<b>IRA Certificate/Roth IRA Certificate \$500 - \$49,999.99:</b>									
6 Month	4.41 %	4.50 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
12 Month	3.93 %	4.00 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
18 Month	3.44 %	3.50 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
24 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
36 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
48 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
60 Month	3.20 %	3.25 %	Fixed	Monthly	Monthly	\$500.00	Not Allowed	90 Days Dividends	
<b>IRA Certificate/Roth IRA Certificate \$50,000 and above</b>									
6 Month	4.51 %	4.60 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
12 Month	4.03 %	4.10 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
18 Month	3.54 %	3.60 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
24 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
36 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
48 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	
60 Month	3.30 %	3.35 %	Fixed	Monthly	Monthly	\$50,000.00	Not Allowed	90 Days Dividends	

**1. RATE INFORMATION.** The Annual Percentage Yield (APY) 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. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

\*You may request to make a one-time withdrawal of up to half of the amount in the CD, up to three deposits, and one rate change to the current rate being offered at that time during the account term with no penalty. The remaining balance in the account must be at least \$2,500.

**2. COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

**3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. If an account falls below the required minimum balance it will be closed. The Par value of a share in this credit union is disclosed on the Fee Schedule.

**4. BALANCE COMPUTATION METHOD.** We use the Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**5. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

**6. MATURITY.** Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

**7. EARLY WITHDRAWAL; PENALTIES.** We will impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. Exceptions to Early Withdrawal Penalties: We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; or (3) if the account is an IRA Account and the owner attains the age of 59 1/2 or becomes disabled.

**8. RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

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## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

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**FEES.** Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **09/23/2024**:

### FEE SCHEDULE

#### ATM FEES\*

Deposit Correction	\$2.00
Empty Envelope Deposit	\$30.00
Service Center Returned	\$6.00
Withdrawal - Co-Op & All Other ATMs	6 free per month, \$1.00 each additional
Withdrawal - Climb Owned ATMs	Free

#### CHECKING ACCOUNTS\*

Account Re-open	\$10.00
Personal Check Printing	Varies (1 box free semi-annually for SMART Club)
Deposited Item Returned	\$10.00
Overdraft Transfer Fee (when transferring from a linked account)	\$5.00**
NSF Fee (when items are rejected)	\$30.00**
Overdraft Fee (when we pay your overdrafts)	\$30.00***
Service - Interest Checking	\$7.00 per month****
Stop Payment - ACH, Checking, & Bill Pay	\$30.00†§
Temporary Checks	\$0.80‡§

#### SAVING ACCOUNTS\*

Early Withdrawal or Closure - Holiday Club	\$15.00 <sup>†</sup>
Excessive Withdrawal - Money Market and Peak Savings	3 free per month, \$10.00 each additional
Excessive Withdrawal - Savings/Share	4 free per month, \$1.00 each additional
NSF Transfer from Savings	\$5.00
Re-opening - Savings/Share	\$10.00
Withdrawal or Closure - Vacation Club	4 free per year, \$15.00 each additional

#### PREPAID CARD FEES\* (Debit, Gift, Travel)

Gift Card	\$3.00
In-Branch Reload	\$2.00
Reloadable Debit Card	\$9.99
Travel Prepaid Card	\$9.99

#### SAFE DEPOSIT BOX\* (At GJ Only)

3" x 5"	\$29.00 per year
3" x 10"	\$49.00 per year
5" x 10"	\$49.00 per year
10" x 10"	\$99.00 per year
Change of Lock/Key	\$10.00
Drilling of Box	Paid directly to drilling service
Late Payment After 30 Days	\$20.00

#### SHARE VALUE

Par Value of One Share	\$1.00
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#### WIRE TRANSFER FEES

Domestic Outgoing	\$20 (\$10 for SMART Club)*
Foreign Outgoing	\$40 (\$20 for SMART Club)*
Incoming Wire	Free

#### OTHER SERVICES\*

Account Reconciliation or Research	\$30.00 per hour
Cashier's Check - Member	\$5.00 <sup>§</sup>
Cashier's Check - Non-Member	\$10.00
Check Cashing - Non-Member On-Ups	\$5.00
Dormant Account	\$5.00 per month after 1 year
Fax Service -Personal, Long Distance	\$2.00 per page <sup>§</sup>
Foreign Deposit Collection	\$20.00
Garnishment	\$10.00 per garnishment
Items Sent for Collection	\$10.00
Legal Process	\$50.00 per hour
One-Time ACH	\$12.00
Paper Statement	\$3.00 <sup>†</sup>
Photocopy of CU-Issued Check	\$2.00
PIN Replacement	\$5.00
Plastic Card Replacement	\$20.00
Recurring ACH	Free
Returned Mail	\$5.00
Rush Order - Plastic Card or PIN Number	\$25.00
Shared Branching	6 free per month, \$1.00 each additional
Signature Guarantee	\$15.00
Skip-A-Pay	\$25.00
Subordination for Home Equity	\$150.00
Third-Party Check Pay	\$2.00

\* Fees are per occurrence unless specified (includes repeat presentment).

\*\* Fee may be charged for each presentment, even if there are multiple presentments of the same item.

\*\*\* Fee applies when overdraft is created by check, in-person, ATM Withdrawal, ACH, or other electronic format.

\*\*\*\* If \$500.00 minimum balance is not maintained.

‡ Per sheet of checks (4 checks per sheet). Waived for new accounts opened in the last 90 days.

§ Waived for SMART Club.

† Per year. Waived for members with a checking account.

† Prior to maturity.

+ Fee waived if the account owner is a minor (under 18) or age 66 years and older.

