Savings and Certificate Account Rates as of November 13, 2026

Savings Type/ Number	Description	Min. Balance	Min. Balance to Obtain Annual % Yield	Dividend Rate	Annual % Yield	Available For IRA
0	Reg. Savings	$5.00	$50	0.150%	0.15%	No
8	Christmas Club	$0.01	$50	0.150%	0.15%	No
1	Vacation Club	$0.01	$50	0.150%	0.15%	No
2	Other Savings	$0.01	$50	0.150%	0.15%	No
21	Money Market[2]	$0.01	$2,500 - $19,999 $20,000 - $79,999 $80,000+	0.896% 1.588% 2.129%	0.90% 1.60% 2.15%	No
3M[1]	3 Month Certificate	$500	$500	1.982%	2.00%	Yes
6M[1]	6 Month Certificate	$500	$500	3.832%	3.90%	Yes
12M[1]	12 Month Certificate	$500	$500	4.121%	4.20%	Yes
18M[1]	18 Month Certificate	$500	$500	4.121%	4.20%	Yes
24M/MR/MTR/ED/ MINR/MINT[1]	24 Month Certificate	$500	$500	4.169%	4.25%	Yes
24MJ[1]	24 Month Certificate	$25,000	$25,000	4.314%	4.40%	Yes
36M/MR/MTR/MED /MINR/MINT[1]	36 Month Certificate	$500	$500	3.784%	3.85%	Yes
36MJ[1]	36 Month Certificate	$25,000	$25,000	3.928%	4.00%	Yes
60M/MR/MTR/MED [1]	60 Month Certificate	$500	$500	3.880%	3.95%	Yes
60MJ[1]	60 Month Certificate	$25,000	$25,000	4.025%	4.10%	Yes
75	Checking	$0.01	N/A	N/A	N/A	No
30-31,36-39,61-63	IRA Savings	$0.01	$50	0.300%	0.30%	Yes

The Annual Percentage Yield assumes that dividends are added to principal. Rates are subject to change without notice.

Account Terms—Non-Certificate Accounts

VARIABLE RATE—Accounts are variable rate, subject to change without notice as determined by the Board of Directors.
DIVIDEND CALCULATION—Dividends are calculated using the Daily Balance Method, which applies a daily periodic rate to the principal in the account each day.
DIVIDEND ACCRUAL—Dividends begin to accrue on the business day you make the deposit to the account.
CLOSING THE ACCOUNT—Dividends will be paid up until the time the account is closed.
COMPOUNDING AND CREDITING—Dividends will be compounded and credited monthly, on the last day of the month. Dividends are paid from current income and available earnings after required transfers are made at the end of the dividend period.
ACCOUNT LIMITATIONS—No account limitations are applicable to savings and checking accounts, with the exception of money market accounts.
MONEY MARKET ACCOUNTS—There is a $500 minimum withdrawal by check. A $20 Check Withdrawal Fee will be imposed for checks written for amounts less than $500. You must maintain an average daily balance of $2,500 to earn dividends.

[1]Account terms for Certificate accounts are listed on the attached flap.
[2] My Advantage[SM] members receive an additional **0.25%.**

Account Terms—

Certificates Accounts

VARIABLE RATE—The dividend rates will not change over the term of the certificate. Rates in effect for new certificates may change from time to time.

DIVIDEND CALCULATION—Dividends are calculated by the Daily Balance Method, which applies a daily periodic rate to the principal each day.

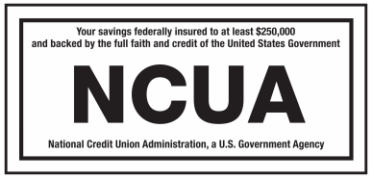
DIVIDEND ACCRUAL—Dividends begin to accrue on the business day you make the deposit to the account.

COMPOUNDING AND CREDITING—Dividends are compounded and credited monthly and at maturity. The annual percentage yield (APY) is quoted based on the assumption that dividends remain in the account until maturity; a withdrawal will reduce earnings. However, dividends already credited to the account may be withdrawn at any time. Dividends are paid from current income and available earnings.

RENEWAL—All certificates are renewable at the terms in effect at maturity unless otherwise disclosed when the certificate is issued. A pre-maturity notification will be delivered 30 days in advance of maturity.

EARLY WITHDRAWAL PENALTIES—Withdrawals of principal prior to maturity are subject to a penalty equal to 90 days of dividends for terms under 12 months or 180 days of dividends for terms of 12 months or longer. If dividends have already been paid, the penalty will be deducted from principal.

NONTRANSFERABLE/NONNEGOTIABLE—Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the credit union.



Fee Schedule (effective 3/1/25)

Savings & Money Market Accounts:

Excessive Withdrawal Fee (If more than six preauthorized or automatic transfers per month) ..... FREE

Checking & Money Market Accounts:

Overdraft Fee‡ ..... $10 / transfer

NSF / Courtesy Pay Fee ..... $35 / item

Returned Item Fee ..... $20 / item

Stop Payment Fee ..... $25 / single item or series

Check Printing ..... Price varies, please inquire

Sheet of Temporary Checks $5.00

Copy of Check in Person or Mail $7 (free in Online Banking)

Money Market Minimum Check Withdrawal Fee ..... $20 / check under $500

Debit Card / ATM Services / Credit Card:

MSDFCU Owned ATM Withdrawals ..... FREE

Non-MSDFCU Owned ATM Withdrawals: Free up to 5/month; over 5 withdrawals† $1.50

Card Replacement Fee ..... $7 / card

ATM Deposits & Transfers ..... FREE

Return of ATM Deposit ..... $20 / deposit

Insufficient Balances for Transactions ..... $35 / item

Courtesy Pay Fee ..... $35 / item

Overdraft Fee‡ ..... $10 / transfer

International ATM / POS Transactions 2%

ACH / Electronic Services:

Stop Payment/Revocation Fee ..... $25/single item or series

NSF / Return Item / Courtesy Pay Fee ..... $35 / item

Overdraft Fee‡ ..... $10 / transfer

Wire Transfers: Incoming† ..... $15 / transfer
Outgoing, domestic ..... $20 / transfer
Outgoing, international ..... $40 / transfer

Copy of Check (Bill Pay) in Person or Mail $7

Other Services:

Inactive Account Fee (after three years)* ..... $5 / month

Account Reconciliation Fee ..... $25 / hour

Account Research Fee ..... $25 / hour

Teller Printout of Account History ..... $2 / page

Complete Statement Copy ..... $5 / statement

Deposited Item Return Fee ..... $20 / item

Cashier's Check Fee† ..... $5 / check

Cashier's Check Stop Payment Fee $25

Money Order Fee† ..... $5 / money order

Foreign International Checks Deposited (excluding Canadian checks) ..... $10 / Item

Levy / Writ / Garnishment Fee $75

Escheat Processing Fee $75

Federal Express Overnight Charge $20

Bad Address Fee ..... $5 / month

Non-member Cashing a MSDFCU Check Fee $10 / check

Account Closing Fee (if within 6 months of opening) ... $25

IRA Outgoing Transfer Fee† $15

* Waived if member has at least $500 on deposit or active loan or certificate or is under age 18.

‡ Fee applies when an overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

† Waived for My Advantage℠ members

Truth-in-Savings
Rate & Fee Schedule-Privacy Policy

Rates and conditions printed herein are applicable to all accounts and are accurate as of effective date. Credit union reserves the right to amend this schedule at any time. Each applicant agrees to account terms at the time he/she becomes a member.

We Respect Your Privacy
It is our policy not to share nonpublic personal information, except as permitted by law, and we will continue to protect your privacy. This policy applies even if you cease to be a member.

Our Privacy Disclosure Policy

Categories of Information That We Collect
We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms such as: your name, address, Social Security number, assets, and income.
- Information about your transactions with us, our affiliates or others, such as: your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer-reporting agency, such as: your creditworthiness and credit history.

Categories of Information That We Disclose & Parties to Whom We Disclose
We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law.

Categories of Parties to Whom We Disclose
We may disclose all of the information we collect, as described above to service providers (like check printing companies) and companies that perform marketing services on our behalf (like CUNA Mutual Group).

Confidentiality and Security
We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you ever have any questions or concerns about the integrity of your account information, please contact us at (215) 996-3700.