

Deposit Account Rate and Fee Schedule

Effective April 1, 2025



The Deposit Account Rate and Fee Schedule is incorporated as part of your Account Agreement with Safe 1 Credit Union. The dividend rate and APY (Annual Percentage Yield) stated are accurate as of the date shown above and offered within the most recent seven calendar days. Accounts are insured for up to \$250,000 by the National Credit Union Administration. Please contact any office of Safe 1 Credit Union or call us at (661) 327-3818 to obtain current rate information.

Account Type	APY*	Annual Dividend Rate	RELATIONSHIP REWARDS!*** APY*	Rate Type	Minimum Opening Balance	Minimum to Earn Dividends	Dividend Declaration Date
Share Savings	0.05%	0.05%		Variable	\$5.00	\$50.00	06/30/25
Checking	0.05%	0.05%		Variable	\$0.00	\$5,000.00	04/30/25
Club Account	0.05%	0.05%		Variable	\$5.00	\$0.00	06/30/25
IRA Club Account	0.15%	0.15%		Variable	\$50.00	\$50.00	04/30/25
Money Market							
\$2,500 - \$9,999	0.50%	0.50%	1.00%	Variable	\$2,500.00	\$2,500.00	04/30/25
\$10,000 - \$24,999	0.50%	0.50%	1.00%				
\$25,000 - \$49,999	0.50%	0.50%	1.00%				
\$50,000 - \$99,999	0.75%	0.75%	1.75%				
\$100,000 - \$249,999	1.25%	1.24%	2.25%				
\$250,000 and over	2.25%	2.22%	3.25%				
Certificate Accounts (Share/IRA)							
3 - 5 Month Certificate	1.00%	0.99%	1.50%	Fixed	\$1,000.00	\$1,000.00	Certificate Term 3-5 Months
6 - 11 Month Certificate	1.25%	1.24%	1.75%	Fixed	\$1,000.00	\$1,000.00	6-11 Months
12 - 23 Month Certificate	1.75%	1.74%	2.25%	Fixed	\$1,000.00	\$1,000.00	12-23 Months
24 Month Bump-Up Certificate	2.00%	1.98%		Variable	\$1,000.00	\$1,000.00	Up to 24 Months
Certificate Accounts (Share Only)							
7 Month Special Certificate	4.25%	4.16%	4.75%	Fixed	\$1,000.00	\$1,000.00	Certificate Term 7 Months
12 Month Variable Certificate	4.20%	4.12%		Variable	\$1,000.00	\$1,000.00	12 Months
15-Month Special Certificate	4.00%	3.92%	4.50%	Fixed	\$1,000.00	\$1,000.00	15 Months
Certificate Accounts (IRA Only)							
IRA Certificate Special	1.75%	1.74%	2.25%	Fixed	\$1,000.00	\$1,000.00	Certificate Term 18 - 20 Months***

*Annual Percentage Yield

**RELATIONSHIP REWARDS! requires an active Checking Account which includes 1) enrolled in eDocuments for the Membership Account in which the Checking account as well as the Fixed-Rate Certificate(s) and/or Money Market Savings Account resides, and 2) have monthly deposit(s) totaling at least \$500 (excluding Internal Account transfers and Person-to-Person transfers), OR at least 10 debit card transactions posted within each calendar month. To qualify for additional dividends, the Checking Account criteria must be met during the previous calendar month in which the dividend is paid. This qualification applies to only one Checking Account and cannot be based on activity across multiple accounts.

***18 Month No Longer Offered

Fee Schedule					
Checking Accounts	Fee	Card Fees	Fee	Other Fees and Charges	Fee
Copy of Paid Item	\$2.00	Co-Op ATM Network Withdrawal	None	Statement Copy (first two free)	\$1.50
Overdraft Transfer	\$5.00	Other ATM Network Withdrawal	\$2.00	Escheat Notice	\$2.00
Stop Payment Order (including Zelle)	\$20.00	Network Transaction Overdraw	\$30.00	Official Check	\$3.00
Returned Item (Non-Sufficient Funds - NSF)	\$30.00	Foreign Transaction Fee ⁴	0.90% - 1.10%	Cashier's Check	\$5.00
Courtesy Pay (max 4 per day)	\$30.00	Card Replacement	\$5.00	Account Closed w/in 90 Days	\$5.00
Account Reconciliation (per hour)	\$10.00	Cash Advance (non-Safe 1 MasterCard)	\$10.00	Transaction Research (per hour)	\$10.00
Check Order	Varies	Loans		Processing Legal Documents	\$10.00
Temporary Checks (up to 4)	\$2.00	Returned Item	\$30.00	Wire Transfer - Incoming	\$10.00
Non-Member Check Cashed	\$5.00	Extension/Skip Payment	\$34.00	Wire Transfer - Outgoing	\$25.00
Business Checking ³	\$24.95 per month	Late Charge	Varies	Dormant/Inactive Account	\$5.00 per month
SafePay Bill Payment		Mortgage Demand	\$30.00	Returned Mail	\$5.00
Copy of Paid Item	\$3.00	Mortgage Subordination	\$100.00	Foreign or Collection Item ¹	\$25.00
Stop Payment Order	\$25.00	Pay Now Payment Processing	\$9.95	Safe Deposit Boxes ²	\$20.00 - \$95.00 yr

¹Additional fees may be assessed by other institutions. ²Rental fees vary by size of box (Safe Deposit Boxes not available at all offices). ³Business checking accounts are no longer offered. ⁴Foreign transactions may include purchases made outside the United States or online transactions performed inside the United States where the merchant is located internationally.

