



7144 Kennedy Ave. • Hammond, IN 46323
(219) 548-6800 • (800) 762-7419

Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: January 1, 2025

Account Type	VARIABLE RATE			
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	
Regular Savings(1)(2)	Less Than \$200.00	0.00%	0.00%	
	\$200.00 - \$999.99	0.10%	0.10%	
	\$1,000.00 - \$2,499.99	0.10%	0.10%	
	\$2,500.00 & Greater	0.10%	0.10%	
Special Savings(1)(2)	Less Than \$200.00	0.00%	0.00%	
	\$200.00 - \$999.99	0.10%	0.10%	
	\$1,000.00 - \$2,499.99	0.10%	0.10%	
	\$2,500.00 & Greater	0.10%	0.10%	
IRA Savings(1)(2)	\$0.00 - \$999.99	0.15%	0.15%	
	\$1,000.00 - \$4,999.99	0.25%	0.25%	
	\$5,000.00 & Greater	1.01%	1.00%	
Daily Cash (DCA) (1)(2)	\$2,500.00 - \$4,999.99	0.20%	0.20%	
	\$5,000.00 - \$9,999.99	0.20%	0.20%	
	\$10,000.00 - \$24,999.99	0.44%	0.44%	
	\$25,000.00 & \$49,999.99	0.64%	0.635%	
	\$50,000.00 & Greater	0.90%	0.90%	
Christmas Club(1)(2)	Less Than \$200.00	0.00%	0.00%	
	\$200.00 - \$999.99	0.10%	0.10%	
	\$1,000.00 - \$2,499.99	0.10%	0.10%	
	\$2,500.00 & Greater	0.10%	0.10%	
Checking Plus(1)(2)	Less Than \$1,000.00	0.00%	0.00%	
	\$1,000.00 - \$2,499.99	0.10%	0.10%	
	\$2,500.00 & Greater	0.15%	0.15%	
Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Term Share Certificate(3)	\$ 10,000.00	3 Month <input type="checkbox"/>	1.01%	1.00%
	\$ 1000.00	6 Month <input type="checkbox"/>	1.02%	1.01%
	\$ 1000.00	12 Month <input type="checkbox"/>	1.51%	1.50%
	\$ 1000.00	18 Month <input type="checkbox"/>	2.02%	2.00%
	\$ 1000.00	30 Month <input type="checkbox"/>	2.27%	2.25%
	\$ _____	Month <input type="checkbox"/>	_____%	_____%
IRA Term Share Certificate(3)	\$ 5000.00	9 Month	3.97%	3.90%
	\$ 1000.00	24 Month <input type="checkbox"/>	3.04%	3.00%
Save to Win Term Share Certificate (3)	\$ _____	12 Month <input type="checkbox"/>	_____%	_____%
HeadStart Term Share Certificate (3)	\$ 25.00	6 Month <input type="checkbox"/>	0.705%	0.70%

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 01/01/2025. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (800) 762-7419.

Schedule of Fees and Charges

Savings Account Fees

- Christmas Club Early Withdrawal Fee \$15.00 if withdrawn before November 1
- Dormant Account Fee (no activity for 1 year and no current address) \$10.00 per month
- Paper Statement Fee for Active Home Banking Users \$2.00 per month

Checking Account Fees

- Minimum Account Opening Deposit \$5.00
- NSF Fee \$25.00 per item
- Returned Item Fee \$25.00 per item
- Stop Payment Fee \$25.00 per request
- Check Printing Fee Prices vary with style
- Checking Plus Fee \$3.00 per month
- First Step Checking Fee \$8.00 per month

Other Service Fees (applicable to all accounts)

- Account Reconciliation Fee \$25.00 per hour
- Statement Copy Fee \$5.00 per copy
- Deposited Item Return Fee \$25.00 per item
- Items Sent for Collection Fee \$25.00 per item
- Account Reopen Fee \$25.00
- Cashier's Check Fee (under \$500.00) \$2.00 per check
- Money Order Fee \$1.50 per money order
- Travelers Check Fee \$1.00 per \$100.00
- Check Copy Fee \$5.00 per copy
- Automatic Overdraft Transfer Fee \$2.00 per transfer after three (3) transfers per month
- Automatic Bill Payer Plus Fee \$5.95 per month
- International Wire (outgoing) Fee \$47.00 per wire
- Domestic Wire (outgoing) Fee \$20.00 per wire
- Western Union (outgoing) Fee \$20.00 per wire
- Western Union (outgoing) Intl Fee \$47.00 per wire
- Credit Union to Credit Union (outgoing) Fee \$20.00 per wire
- Garnishment/Levy Fee \$20.00
- Loan Modification Fee \$50.00
- Loan Refinance Fee \$100.00
- Non-Member Check Cashing Fee \$5.00 per item
- Credit Line Account Overdraft Fee \$25.00 per item
- Negative Balance Fee \$25.00
- PIN Replacement Fee \$5.00
- Skip A Payment Fee \$40.00

Electronic Funds Transfer Fees

- Nonproprietary ATM Withdrawal Fee \$0.75 per withdrawal
- NSF Fee \$25.00
- Replacement Card Fee \$15.00