NCPAFCU FEES AND TERMS

As of August 3, 2026

This disclosure, together with our Share & Deposit Account Rate Summary, constitutes our **Truth in Savings** disclosure. It contains some of the important features of, and the fees associated with, our share and deposit accounts as well as related services we offer. For details concerning the terms and conditions governing our accounts, please refer to the Account Rules and Regulations. Dividend rates and annual percentage yields (APYs), which are provided in our Share & Deposit Account Rate Summary appended to this Fees and Terms, are effective as of the date indicated. We reserve the right to change the terms of our accounts at any time, including our rates and fees, and will provide notice of such changes as required by law or regulation.

Share and Deposit Accounts

CHECKING ACCOUNT
- Minimum deposit to open account – $100
- Minimum balance requirement – $0[1]
- Monthly maintenance fee – $1
- Dividends accrue every day the balance is at least $100

ZARD® CHECKING ACCOUNT
- For teens (13-19 years of age)
- Account must be joint with either a parent, grandparent, or other responsible adult if teen is under age 18[2]
- Minimum deposit to open account – $0
- Minimum balance requirement – $0[1]
- Monthly maintenance fee – $1
- No minimum balance required to earn dividends

CASHPOINTS® GLOBAL (CPG) ACCOUNT
- Non-dividend demand deposit account
- Minimum deposit to open account – $0
- Minimum balance requirement – $0[1]
- Monthly maintenance fee – $1 (if there is a balance in the account on the statement date)

SHARE ACCOUNT
- Minimum deposit to open account – $25[4]
- Minimum balance that must be maintained – $25[4]
- Monthly maintenance fee – $1 (if account is below $25 minimum balance on statement date)
- No minimum balance required to earn dividends

FAT CAT® SHARE ACCOUNT
- For children 12 years of age and under
- Account must be joint with either a parent, grandparent, or other responsible adult.[2]
- Minimum deposit to open account – $5[4]
- No withdrawals until account reaches a $25 minimum balance, which must be maintained
- Monthly maintenance fee – $0
- No minimum balance required to earn dividends

ZARD SHARE ACCOUNT
- For teens (13-19 years of age)
- Minimum deposit to open account – $25[4]
- Minimum balance that must be maintained – $25[4]
- Monthly maintenance fee – $1 (if account is below $25 minimum balance on statement date)
- No minimum balance required to earn dividends

HOLIDAY CASH CLUB ACCOUNT
- Minimum deposit to open account – $0
- Minimum balance that must be maintained – $0
- Monthly maintenance fee – $0
- No minimum balance required to earn dividends
- No debits except the automatic debits agreed to in writing at account opening, or debits to close the account

MONEY MARKET SHARE ACCOUNT (MMSA)
- Minimum deposit to open account – $250
- Minimum balance that must be maintained – $250
- Monthly maintenance fee – $2 (if account falls below $250 minimum balance any time during statement period)
- Dividends accrue every day the balance is at least $250

RECEIPT AND AGREEMENT (R&A) ACCOUNT
- Minimum deposit to open account – $0
- Minimum balance that must be maintained – $0
- Monthly maintenance fee – $0
- No minimum balance required to earn dividends
- No transactions unless authorized by court order

TAX-ADVANTAGED ACCOUNTS (IRA/SEP/CESA/HSA)

Tax-advantaged share accounts include Individual Retirement Accounts (Roth and Traditional IRAs/SEP IRAs), Coverdell Education Savings Accounts (CESAs) and Health Savings Accounts (HSAs). Internal Revenue Code (IRC) eligibility rules apply, and transfers and withdrawals subject to any limitations imposed by the IRC.

- **IRA/SEP**
  - Minimum deposit to open account – $25
  - Minimum balance that must be maintained – $25
  - Monthly maintenance fee – $1 (if account is below $25 minimum balance on statement date)
  - No minimum balance required to earn dividends
- **CESA**
  - Established for benefit of NCPAFCU member under age 18 or any age with special needs
  - Minimum deposit to open account – $25
  - Minimum balance that must be maintained – $25
  - Monthly maintenance fee – $1 (if account is below $25 minimum balance on statement date)
  - No minimum balance required to earn dividends
  - Account contributions made with up to $2,000 in after-tax dollars per year
  - Tax-free withdrawals if funds used exclusively to pay for beneficiary's qualified education expenses
- **HSA**
  - Minimum deposit to open account – $0
  - Minimum balance that must be maintained – $0
  - Monthly maintenance fee – $0
  - No minimum balance required to earn dividends
  - Contributions to account are tax-deductible
  - Tax-free withdrawals if funds used exclusively for paying or reimbursing qualified medical expenses
  - Health Savings Account debit card for purchases and ATM transactions

SHARE TERM CERTIFICATES (STCs)
- Terms – STCs offered in terms of 6, 12, 18, 24, 30, and 36 months
- Minimum deposit to open each STC account – $250
- Partial withdrawals or subsequent deposits generally not permitted during term; however, one partial deposit to, or full/partial withdrawal from, STC permitted, at no penalty, during 7-day grace period that begins the day after STC renews
- Cancellation/early withdrawal penalty:
  - If STC is canceled during 7-day grace period – $0
  - If STC is canceled before the maturity/renewal date – a penalty that equals the lesser of 90 days of dividends on the principal or all dividends earned is generally charged
- Maturity and renewals – at account opening, and prior to maturity,[5] you designate whether, at maturity:
  - your STC renews with the same term at the then-offered rate, or
  - the funds transfer to another NCPAFCU account you designate
- Dividend rates are fixed for the term of the STC; rates for new STCs may change at any time
- Stated APY assumes principal remains in account until maturity and withdrawal(s) before maturity will reduce earnings

Other Fees and Terms (as applicable)

ACCOUNT FEES

- Per item fee (checks and teller-cashed items items) – $0
- NSF fee – $20 per item (excluding identified Re-presentments)
- Overdraft Transfer Service[6] fee – $0

ATM FEES (FOR USING NCPAFCU-ISSUED DEBIT CARDS)

- ATM fee for using CashPoints® ATM – $0
- ATM fee for using Visa®/PLUS ATM[7] (completed transaction) – $.75
- ATM fee for using Visa/PLUS ATM[8] (attempted and denied transaction) – $.35

DEBIT CARD FEES (VISA AND CASHPOINTS DEBIT CARDS)

- International Transaction fee[9] – 1%
- Debit card reissue fee – $3
- Debit card replacement fee – $3
- Debit card rush delivery fee – $15
- Debit card PIN rush delivery fee – $15

TRANSACTION LIMITATIONS

- ATM cash withdrawals:[10]
  - Visa Debit, CashPoints, CPG Visa Debit cards, HSA cards – $1,000/day
  - Zard or FAT CAT cards[11] – $200/day
- Point-of-sale (POS) debit card purchases:[10]
  - Visa Debit, CashPoints, CPG Visa Debit cards, HSA cards – $4,000/day (including
  - $1,000 cash withdrawal amount)
  - Zard Visa Debit cards – $1,000/day (including $200 cash withdrawal amount)
  - Zard or FAT CAT CashPoints cards[11] – $500/day (including $200 cash withdrawal amount)
- NCPAFCU reserves the right to require a member intending to make a withdrawal from any account (except checking accounts, CPG accounts and HSAs) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.
- No checks can be written, and no ACH debits allowed, on share (including FAT CAT Share and Zard Share), CPG, HSAs, IRAs, CESAs, money market share or STC accounts. (Payments can be made from Checking accounts and CPG accounts via BillPay Service.)

DIVIDENDS

Rates

- STCs earn a fixed dividend rate
- Share accounts and most other accounts earn variable-rate dividends
- CPG accounts do not earn dividends

Dividend rates are set by our Board of Directors at its discretion and are subject to change daily without advance notice. Current dividend rates along with corresponding annual percentage yields (APYs) for share and deposit accounts are disclosed in the NCPAFCU Share & Deposit Account Rate Summary. A current copy may be obtained at any branch office. You may also verify current rates and APYs on our public website, www.ncpafcu.org, or via Press for Info, our voice response system, available 24/7 by dialing (877) 247-7377.

Accrual of Dividends

- Dividends begin to accrue on the business day you deposit cash or non-cash items to your account, regardless of whether a temporary hold is placed on the deposited funds.
- If you close your account before accrued dividends are credited, the uncredited dividends are added to your balance and paid.

Balance Calculation Method – Dividends are calculated using the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Compounding and Crediting

- Share and Deposit Accounts – Dividends on share and deposit accounts are generally compounded daily and credited monthly on the same day the monthly statement is generated (the statement date).
- STCs – There is no compounding of dividends on STCs. Accrued dividends are paid monthly by automatic transfer from the STC into the NCPAFCU account of your choice. If the term of the STC is six or 12 months, however, you may request instead that dividends be paid when the STC matures. Dividends cannot remain on the account, and payout of dividends is mandatory. Once dividends are transferred to another account, these funds earn dividends at the current rate being paid for that type of account.

Nature of Dividends – Dividends are returns earned on equity investment (shares). Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

GIFT CARDS

- Inactivity fee[12] – $1/month

FEES FOR MISCELLANEOUS SERVICES

(Services provided to members only)

- Copies of items or images (e.g., checks, statements, etc.):
  - $0 for member-requested copies in connection with an error or a request for:
    - Request in connection with an audit or court order
    - Notice of error (e.g., cardholder dispute) under Regulation E concerning an electronic funds transfer (EFT)
    - Request for Information under Regulation X concerning a mortgage loan
    - Billing error notice under Regulation Z concerning an open-end credit account
  - $0 for copy requests of 10 items or less[13]
  - $1 per item for other copy requests after the first 10 items, except as prohibited by law (Checks and statements can also be viewed and printed from Member Access for 24 months [checks] and 18 months [statements] at no charge.)
- Cashier's check purchase – $2
- Incoming wire – $0
- Outgoing domestic wire – $15
- Outgoing international wire – $35
- Coin redemption – $0
- Notary service – $0
- Signature guarantee service – $0
- Safe deposit box annual rental – varies with box size
- Safe deposit box lost key[14] – $18
- Safe deposit box drill fee – $145
- Safe deposit box rental late fee[15] – $12

1 Must maintain balance sufficient to cover monthly maintenance fee and other authorized charges.
2 If minor cannot sign, a parent or legal guardian must sign on the minor's behalf even if the parent/legal guardian is not the joint owner.
3 If checks are ordered, initial deposit must cover cost of checks.
4 $25 minimum deposit required to open Share accounts (and Zard Share accounts for members aged 13-19). The $25 opening deposit in the member's first Share or Zard Share account establishes Credit Union membership, and $25 must remain in at least one Share or Zard Share account to maintain membership. All Share and Zard Share accounts have a $25 minimum balance requirement to avoid the monthly maintenance fee. FAT CAT Share accounts can be opened with a $5 opening deposit. Once a FAT CAT Share account reaches a balance of $25, that balance must be maintained, and no withdrawals are allowed until the balance exceeds $25.
5 You must elect whether your STC will mature or renew at account opening; however, you can change this election during the term of the STC.
6 See our Account Rules and Regulations and our Overdraft Transfer Service Terms and Conditions for more information.
7 When you use a non-CashPoints ATM, the owner/operator of the ATM or any network used may charge you fees.
8 When you use a non-CashPoints ATM, the ATM owner/operator may charge a fee for a balance inquiry even if you do not complete a transaction.
9 Visa applies a fee to any international transaction. The fee is 1% of the U.S. dollar amount of the international transaction. An international transaction includes (a) any transaction made in a foreign country, and (b) any transaction made or processed outside of the United States. See the Supplemental Terms and Conditions for NCPAFCU Visa Debit, CashPoints, CashPoints Global, and HSA Cards, which is a supplement to the Account Rules and Regulations, for more information.
10 See the Supplemental Terms and Conditions for NCPAFCU Visa Debit, CashPoints, CashPoints Global, and HSA Cards, which is a supplement to the Account Rules and Regulations, for more information.
11 Some FAT CAT cards can only be used for online access and cannot be used for ATM or purchase transactions.
12 Monthly fee charged after 12 months of inactivity. See Gift Card Cardholder Agreement for more information.
13 For purposes of calculating the fee, an "item" equals one monthly account statement (regardless of the number of pages), one page of tickets (three printed per page), an annual transaction list, one page of checks (up to three checks per page), an "Account Services Form" or signature card, or other report printouts.
14 Lessees receive two keys for each box. If both keys are lost, the box must be drilled, and the box drill fee is charged.
15 Fee charged if rent is not collected within 60 calendar days of due date.

NCPA
NC Press Association Federal Credit Union