



**MOUNTAIN
AMERICA**
CREDIT UNION

Share Rates
Effective January 1, 2025

Certificate Rates	Dividend Rate	Annual Percentage Yield (APY)	Minimum Earning Balance	Reg Type	IRA Type
Standard certificates					
IRA certificates					
6-month	4.27%	4.35%	\$500	30	11/21
12-month	4.17%	4.25%	\$500	31	12/22
18-month	3.83%	3.90%	\$500	32	13/23
24-month	3.88%	3.95%	\$500	37	18/24
30-month	3.93%	4.00%	\$500	34	15/29
36-month	4.07%	4.15%	\$500	35	16/25
48-month	4.12%	4.20%	\$500	38	19/26
60-month	4.17%	4.25%	\$500	36	17/27
*Bump options available on all standard and IRA certificates at a reduced rate.					
Youth certificates					
12-month	4.27%	4.35%	\$5	43	
24-month	3.98%	4.05%	\$5	44	
36-month	4.17%	4.25%	\$5	45	
48-month	4.22%	4.30%	\$5	46	
60-month	4.27%	4.35%	\$5	47	
*\$100,000 maximum limit in any one, or combination of, youth certificates per primary accountholder. After opening, additional deposits of up to \$10,000 are allowed annually through the age of 27 with a maximum of \$100,000 on deposit in any one, or combination of, youth certificates per primary accountholder.					
Growth certificates					
6-month	4.27%	4.35%	\$5	70	
12-month	4.17%	4.25%	\$5	71	
18-month	3.83%	3.90%	\$5	72	
24-month	3.88%	3.95%	\$5	73	
30-month	3.93%	4.00%	\$5	74	
36-month	4.07%	4.15%	\$5	75	
48-month	4.12%	4.20%	\$5	76	
60-month	4.17%	4.25%	\$5	77	
*\$100,000 maximum on deposit in any one, or combination of, growth certificates per primary accountholder.					
Specialty certificates					
Christmas Club certificate	4.17%	4.25%	\$5	33	
*\$10,000 maximum on deposit in any one, or combination of, Christmas Club certificates per primary accountholder.					

Non-Maturity Share Rates

	Dividend Rate	Annual Percentage Yield (APY)	Minimum Earning Balance
Money market	0.50%	0.50%	< \$2,500
	1.00%	1.00%	\$2,500
	1.19%	1.20%	\$10,000
	1.74%	1.75%	\$25,000
	2.13%	2.15%	\$50,000
	2.86%	2.90%	\$100,000
	3.69%	3.75%	\$250,000
	4.07%	4.15%	\$1,000,000
IRA money market	0.50%	0.50%	< \$2,500
	1.00%	1.00%	\$2,500
	1.19%	1.20%	\$10,000
	1.74%	1.75%	\$25,000
	2.13%	2.15%	\$50,000
	2.86%	2.90%	\$100,000
	3.69%	3.75%	\$250,000
	4.07%	4.15%	\$1,000,000
Primary savings (\$1 to open)	0.05%	0.05%	\$100
Youth and teen savings	0.05%	0.05%	\$25
Secondary savings	0.05%	0.05%	\$0.00
Checking	0.00%	0.00%	\$0.00
Business Growth Checking with earnings credit		0.10%	< \$20,000
		0.30%	\$20,000
Business Growth Checking	0.25%	0.25%	\$1,000
	0.50%	0.50%	\$20,000
Business Sweep	1.24%	1.25%	< \$50,000
	1.49%	1.50%	\$50,000
	1.74%	1.75%	\$100,000
	3.01%	3.05%	\$250,000

Credit Union shares are federally insured by the NCUA. Rates and terms are subject to change.

To inquire about rates via telephone, call 1-800-748-4302.

TRUTH IN SAVINGS

Savings Accounts

For primary, secondary, money market, IRA money market, youth, teen, and student accounts, the following conditions apply:

Rate Information. The dividend rate and annual percentage yield (APY) on your accounts are set forth herein. Dividend rates are variable and subject to change at any time without notice at the Credit Union's discretion.

Compounding and Crediting. Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded. If you close your account or make a withdrawal before dividends are credited, you will not receive the uncredited or unpaid dividends.

Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in the account each day.

Dividend Period. The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern.

Transaction Limitations. Transaction limitations apply to all savings accounts as stated in the Membership Agreement.

Money Market and IRA Money Market Accounts. The dividend rate and APY are tiered and depend on the balance ranges set forth herein. Once a balance range is met, the dividend rate and APY for that range will apply to the full balance of your account.

Youth/Teen/Student Savings Accounts. Savings accounts opened by a member between the ages of 0 through 12 are considered youth savings accounts. When the member turns 13, these accounts will automatically convert to a teen savings account. Savings accounts opened by a member between the ages of 13 through 17 are considered teen savings accounts. When the member turns 18, these accounts will automatically convert to a student savings account. Savings accounts opened by a member between the ages of 18 through 25 are considered student savings accounts.

Primary Savings Accounts. When the member turns 26, these savings accounts will automatically convert to a primary savings account.

Minimum Balance Requirements per Savings Account Type

Primary Savings Accounts require a minimum of \$1 to open. You must maintain a balance of \$1 (par value). If your account balance on the last day of the month is below the \$1 minimum balance, your account may be charged a \$2 low-balance fee. You must maintain a minimum daily balance of \$100 in your account each day to obtain the disclosed APY.

Teen/Youth/Student Savings Accounts require a minimum deposit of \$1. You must maintain a balance of \$1. If your account on the last day of the month is below the minimum \$1 balance, your account will be charged a single service fee of \$5. This fee will be waived if you have other savings, checking or active (within 12 months) loan products with the same account number. You must maintain a minimum daily balance of \$25 in your account each day to obtain the disclosed APY.

Secondary Savings, Money Market, and IRA Money Market Accounts do not require a minimum balance to open.

Certificates

For standard, growth, Christmas Club, bump option, youth and IRA certificate accounts, the following conditions apply:

Compounding and Crediting. Dividends may be credited to the certificate account monthly, becoming part of the principal balance, and are not eligible for withdrawal. Alternatively, at the time of opening, you may request to have dividends paid to you in the form of a transfer to another non-certificate share on the same account, rather than credited to this certificate account. Choosing to have dividends paid to you monthly will reduce earnings. The APY is based on the assumption that dividends will remain in the certificate account until maturity. If you close your account or make a withdrawal before dividends are credited, you will not receive uncredited or unpaid dividends.

Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal balance in the account each day.

Early Withdrawal Penalties. Early withdrawal penalties apply as stated in the Membership Agreement.

Dividend Period. The dividend period is monthly and follows the same dividend payment period as personal savings accounts.

Renewal Policy. Standard, growth, youth, and IRA certificates will adhere to the renewal policy as stated in the Membership Agreement. Youth certificates renew as a standard certificate when the youth reaches the age of 28. Christmas Club certificates do not renew automatically at maturity. All Christmas Club certificates mature on November 1, regardless of the open date, and convert to a secondary savings at maturity.

Minimum Balance Requirements. The minimum balance required to open a standard and IRA Certificates is \$500. The minimum balance to open growth, youth and Christmas Club certificates is \$5.

Transaction Limitations. Transaction limitations apply to all certificate types as stated in the Membership Agreement. Additional limitations are specified in the Unique Certificate Features section below.

Unique Certificate Features

Growth Certificate. After opening, you can make additional deposits at any time with a maximum of \$100,000 on deposit in any one, or combination of, growth certificate accounts per primary account holder. An automated monthly deposit of at least \$10 is set up at account opening. Upon meeting the \$100,000 aggregate deposit limit, automated monthly deposits may be canceled by the Credit Union and no additional deposits will be allowed in any growth certificate for that member. In addition, the Credit Union reserves the right not to allow additional deposits into this certificate if you fail to make the required \$10 minimum deposit each month. When additional deposits are no longer allowed, this will not change the dividend rate, maturity date or other terms.

Christmas Club Certificate. After opening, you may continue to make deposits at any time with a maximum of \$10,000 on deposit, in any one or combination of, Christmas Club certificates per primary account holder. During the term, you may not make withdrawals until the maturity date.

Bump Option. By requesting the bump rate as an option on your standard or IRA certificate, you will agree to take a 0.25% reduction from the standard certificate rate in order to qualify for a potential rate increase later. You may choose to increase the dividend rate one time to the dividend rate

currently offered for standard certificates of the same original maturity. Rate increases (bumps) must be initiated by you during the term of the certificate. You can only request one rate bump during the term. The new dividend rate will not be applied retroactively. The bump certificate is not automatically renewable. At maturity, the bump certificate will renew as a standard certificate without a bump option.

Youth Certificate. The owner of this account must be a qualified youth, which is defined as a person who is 27 years of age or younger at the opening date. After opening, additional deposits of up to \$10,000 are allowed annually through the age of 27 with a maximum of \$100,000 on deposit in any one, or combination of, youth certificates per primary account holder. Annually is defined as one year from the original opening date (anniversary date) of the certificate account. After opening, you may not make withdrawals until the maturity date. When you turn 28, the youth certificate will renew as a standard certificate.

Personal Checking Accounts

Minimum Balance Requirements. There is no minimum balance required to open or maintain any personal checking account.

Transaction Limitations. No transaction limitations apply to checking accounts unless otherwise stated in the Membership Agreement.

MyFree® Checking. (Business accounts not eligible. Share draft.) This checking account does not pay dividends. There is no monthly service fee, but fees for special services still apply (see Fee Schedule for details).

MyStyle® Checking. (Trust accounts with an EIN number and Business accounts not eligible. Share draft.) This checking account does not pay dividends and is subject to a \$7 maintenance fee once per calendar month. This fee will be waived if you make 20 debit and/or credit card purchases (ATM withdrawals do not count) during the previous month or maintain an average daily balance of \$10,000 or more in your checking account. Members 24 years of age or younger or 60 years of age and older will not be charged the fee. For information regarding eligible products, services, and rewards, please visit macu.com/mystyle. Reward values may change without notice.

MyExpressSM Account. (Business accounts are eligible.) This checking account does not pay dividends. There is no monthly service fee, but fees for special services apply (see Fee Schedule for details). No automatic transfers are allowed. MyExpress accounts do not qualify for Linked Account Protection. Access is limited to debit card use, and the account cannot be used for payroll purposes. Checks will not be issued. ATM and mobile deposits will be accepted.

Business Accounts

Certain business accounts will accrue dividends. Business Growth Checking (with dividends) and business sweep accounts will adhere to the same compounding and crediting and dividend periods as our other savings accounts.

Basic Organization Checking (Non-profit organizations only.)

Minimum Balance Requirements. The minimum balance required to open a business account is \$100.

Transaction Limitations. No transaction limitations apply unless otherwise stated in the Membership Agreement.

Business Essentials Checking

Minimum Balance Requirements. The minimum balance required to open is \$100.

Transaction Limitations. If, during any two consecutive statement cycles, your total checks deposited and clearing the account exceed 300 items combined per statement cycle, or your total combined currency deposited and withdrawn exceeds \$10,000 per statement cycle, your checking account will be converted to Business Growth Checking with Earnings Credit. No other transaction limitations apply unless otherwise stated in the Membership Agreement.

Monthly Charge. Your account will be subject to a monthly checking fee of \$5 once during the statement cycle. This fee is waived if you opt out of paper account statements and elect to receive electronic statements.

Business Growth Checking with earnings credit

Minimum Balance Requirements. The minimum balance required to open is \$100.

Transaction Limitations. Your account will be subject to a per-item fee of 10 cents per check deposited or clearing the account. Check counts will be aggregated for deposited and cleared checks. There is no charge for the first 300 aggregated checks per statement cycle. No other transaction limitations apply unless otherwise stated in the Membership Agreement.

Monthly Charge. Your account will be subject to a monthly checking fee of \$15 once during the statement cycle. This fee may be offset by an earnings credit.

Earnings Credit. This account is entitled to an earnings credit to offset fees. An earnings credit will be calculated on the average daily balance during the statement cycle. The earnings rate is determined monthly by the Credit Union. Fees are subtracted from the earnings credit. A negative net difference will result in a net fee charge for that statement cycle. A positive net difference will result in no fee charged for that statement cycle. Positive net differences are not paid to the account or carried forward to the next statement cycle. However, if you notify us in advance, positive or negative net differences may be applied to the charges of another checking account of your business.

Business Growth Checking with dividends

Compounding and Crediting. Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded. If you close your account or make a withdrawal before dividends are credited, you will not receive uncredited or unpaid dividends.

Dividend Period. The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern.

Minimum Balance Requirements. The minimum balance required to open is \$100, and the minimum balance required to earn dividends is \$1,000. You must maintain an average daily balance of \$5,000 to avoid a monthly checking fee. If, during any monthly statement cycle, your average daily balance is below the required minimum, your account will be subject to a monthly checking maintenance fee of \$15 once during the statement cycle.

Transaction Limitations. Your account will be subject to a per-item fee of 10 cents per check deposited or clearing the account. Check counts will be aggregated for deposited and cleared checks. There is no

charge for the first 300 aggregated checks. No other transaction limitations apply unless otherwise stated in the Membership Agreement.

Business Sweep

Compounding and Crediting. Dividends will be credited to your account every month. If dividends remain in the account, they will be compounded. If your account is closed or you make a withdrawal during a dividend period before dividends are credited, you will not receive the accrued but uncredited dividends.

Dividend Period. The dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern.

Minimum Balance Requirements. The minimum balance required to open is \$50,000.

Transaction Limitations. Transaction limitations apply as stated in the Membership Agreement.

Monthly Charge. Your account will be subject to a monthly fee of \$35 once during the statement cycle. This fee will be added to the analysis of your business checking account.

Interest on Lawyers' Trust Accounts (IOLTAs) and

Utah Association of Realtors Housing Opportunity Fund (UARHOF)*

Minimum Balance Requirements. The minimum balance required to open is \$0.

Transaction Limitations. No other transaction limitations apply unless otherwise stated in the Membership Agreement.

Monthly Charge. Your account will not be subject to a monthly checking fee (operating account is required).

*UARHOF accounts are available in Utah, Idaho, and Arizona.

Real Estate Trust

Minimum Balance Requirements. The minimum balance required to open is \$100.

Transaction Limitations. If, during any two consecutive statement cycles, your total checks deposited and clearing the account exceed 300 items combined per statement cycle, or your total combined currency deposited and withdrawn exceeds \$10,000 per statement cycle, your checking account will be converted to Business Growth Checking with earnings credit. No other transaction limitations apply unless otherwise stated in the Membership Agreement.

Monthly Charge. Your account will not be subject to a monthly checking fee (operating account is required).

Organizational Representative Payee

Minimum Balance Requirement. The minimum balance required to open is \$0.

Transaction Limitations. No other transaction limitations apply unless otherwise stated in the Membership Agreement.

Monthly Charge. Your account will not be subject to a monthly checking fee (operating account is required).

Dividend Rate. This checking account does not pay dividends.

Unpaid Item (ACH or Draft)

An overdraft occurs if the available balance in your account is not sufficient to cover a transaction or multiple transactions at the time the transaction is presented to us for payment. Overdraft transactions may be paid or returned unpaid for nonsufficient funds depending on whether your account has (1) Linked Account Protection, (2) Standard Overdraft Privilege, or (3) Overdraft Privilege Opt-In for debit card transactions. If the item or transaction is returned unpaid, you will be charged a \$9 unpaid item fee.

Overdraft Privilege

Mountain America Credit Union charges a fee of \$25 for each paid item posted to your account when the available balance is insufficient to pay the transaction. This fee applies to overdrafts created by checks and ACH payments (when opted-in to Standard Overdraft Privilege) and debit card payments (when opted-in to Overdraft Privilege Opt-In for debit card transactions). An overdrawn balance must be repaid within 30 days. For more information on Overdraft Privilege services and additional options such as Linked Account Protection, refer to the Overdrafts section of your Membership Agreement. If a consumer account (primarily used for personal and household purposes) has been open for at least 30 days, or if a business account has been open for at least 60 days, and thereafter the account is maintained in good standing, which includes at least: (1) bringing the account balance to a positive balance within every 30-day period, (2) not being in default on any loan or other obligation to the Credit Union, (3) not being subject to any legal or administrative order or levy, and (4) the account par value is maintained in the Savings Share, the Credit Union will have the discretion to pay overdrafts within the overdraft privilege limits. Payment by the Credit Union is a discretionary courtesy and not a right of the accountholder or an obligation of the Credit Union.

Transactions may not be processed in the order in which they occurred, and the order in which transactions are received and processed may impact the total amount of fees incurred on the account.

Fee Schedule

The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account. All charges are per item, unless otherwise indicated on this schedule.

Account closed within 180 days of opening	\$1
Transactions/inquiries for ATMs not owned by the Credit Union*	\$1.50
<i>*Other third-party charges may apply. Transactions and inquiries will be charged separately.</i>	
Bad address	\$5
Bill pay, monthly	No fee
Bill pay, per item	No fee
Check printing	Varies based on style selected
Collection item (incoming or outgoing) *	\$10
<i>*For the first \$1,000, plus \$1 for each additional \$100.</i>	
Legal processing fee (i.e., garnishments, etc.)	\$75
MyStyle Checking account (if not offset)	\$7
Unpaid item (ACH or draft)	\$9
Overdraft	\$25
Mailed paper statement (free to members over 60 with checking)	\$2
Phone payment by credit card	\$3.95
Stop payment item	\$20
Replacement/additional card	\$5
Wire transfer, inbound*	\$10
Wire transfer, outbound*	\$15
Wire transfer, international*	\$30
<i>*Inbound wire transfers are received until the Fed. cut-off time of 5 p.m., Monday–Friday</i>	
<i>Outbound wire transfer cut-off time for personal accounts is 3 p.m., Monday–Friday</i>	
International Service Fee (ISA)	1% of the international transaction

Business Account Fees

(Applies to business and non-profit organization accounts.)

The following fees are in place of or in addition to those listed above.

Business sweep, monthly	\$35
Cumulative cash handling (deposits/withdrawals) *	
<i>*No fee for first \$10,000 per month. 35 cents for each additional \$1,000.</i>	
Deposit correction (unbalanced deposit)	\$5
Deposited check item returned unpaid	\$5
Endorsement stamp	Varies based on style ordered
Merchant services	Varies based on transactions
Special handling of return deposits (collection agency)	\$3
Loose coin handling	3%
Additional service fees may apply as disclosed in business product and service agreements.	

Contact Information

Mailing Address

Mountain America Credit Union
P.O. Box 2331
Sandy, UT 84091

Mountain America Corporate Offices
9800 South Monroe Street
Sandy, UT 84070

Website

macu.com

Phone

801-325-6228 or toll-free 1-800-748-4302
To report a lost or stolen card, call 1-800-682-6075.

Business Days

Monday through Friday, except state and federal holidays
More detailed information is available upon request.