ADVENTURE
CREDIT UNION

630 32nd St SE, Grand Rapids, MI 49548
(800) 323-2129 • www.adventurecu.org

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: November 1, 2026

VARIABLE RATE

Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Regular Savings (1)		0.100 %	0.100 %
☐ Secondary Savings (1)		0.100 %	0.100 %
☐ Little Adventurers (1)		0.100 %	0.100 %
☐ IRA Savings (1)		0.200 %	0.200 %
☐ Christmas Club (1)		0.100 %	0.100 %
☐ Money Market Savings (1)(2)	$5,000.00 - $24,999.99	1.000 %	1.000 %
	$25,000.00 - $49,999.99	1.510 %	1.500 %
	$50,000.00 - $99,999.99	2.020 %	2.000 %
	$100,000.00 - $249,999.99	2.270 %	2.250 %
	$250,000.00 & Greater	2.530 %	2.500 %
☐ Edge Checking (1)(2)	$0.00 - $10,000.00	4.000 %	0.150 %
	$10,000.01 & Greater	0.00 %	0.200 %
☐ HSA Checking (1)(2)	$0.01 - $1,999.99	0.150 %	0.150 %
	$2,000.00 - $4,999.99	0.200 %	0.200 %
	$5,000.00 - $14,999.99	0.350 %	0.350 %
	$15,000.00 & Greater	0.500 %	0.500 %

FIXED RATE *(Certificate Account)*

Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	MATURITY DATE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Term Certificate (1)(2) (compounding and crediting quarterly)	$ 500.00	6 Month ☐		3.850 %	3.796 %
	$ 500.00	12 Month ☐		3.950 %	3.893 %
	$ 500.00	18 Month ☐		4.050 %	3.990 %
	$ 500.00	24 Month ☐		4.200 %	4.135 %
	$ 500.00	36 Month ☐		4.250 %	4.184 %
	$ 500.00	48 Month ☐		4.300 %	4.232 %
	$ 500.00	60 Month ☐		4.350 %	4.350 %
☐ Term Certificate (1)(2) (credited monthly)	$ 500.00	6 Month ☐		3.850 %	3.850 %
	$ 500.00	12 Month ☐		3.950 %	3.950 %
	$ 500.00	18 Month ☐		4.050 %	4.050 %
	$ 500.00	24 Month ☐		4.200 %	4.135 %
	$ 500.00	36 Month ☐		4.250 %	4.184 %
	$ 500.00	48 Month ☐		4.300 %	4.300 %
	$ 500.00	60 Month ☐		4.350 %	4.350 %
☐ IRA Term Certificate (1)(2)	$ 500.00	6 Month ☐		3.850 %	3.796 %
	$ 500.00	12 Month ☐		3.950 %	3.893 %
	$ 500.00	18 Month ☐		4.050 %	3.990 %
	$ 500.00	24 Month ☐		4.200 %	4.135 %
	$ 500.00	36 Month ☐		4.250 %	4.184 %
	$ 500.00	48 Month ☐		4.300 %	4.232 %
	$ 500.00	60 Month ☐		4.350 %	4.350 %

(1) 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) 323-2129.

(2) All deposited funds earn the rate for the tier.

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Schedule of Fees and Charges

ATM Withdrawal-Non ACU	$2.00 per withdrawal
ATM Balance Inquiry-Non ACU	$1.25 per inquiry
Cashier’s Check	$7.00 per item
Check Copy (also applies to cashier’s checks, deposited items & money orders)	$5.00 per item
Choice Checking Minimum Balance Fee	$5.00 per month
Debit Card Re-Issue	$10.00 per card
Dormant Account Fee (Fee applies after one year of no account activity and no other account relationships)	$10.00 per month
Electronically Returned Item	$15.00 per item
EmpowerMe Checking Fee	$5.00 per month
Escheat Processing	$50.00 per account
Expedited ACH Processing	$10.00 per item
Foreign Check Processing (additional charges may apply)	$35.00 per item
IRA/HAS Transfer to Another Financial Institution	$35.00 per item
Levy/Subpoena/Garnishment	$75.00 per item
Money Order	$5.00 per item
Non-Member Check Cashing	$10.00 per item
Non-Sufficient Funds/Courtesy Pay Fee (ACH, check, ATM, debit)	$29.00 per presentment
Overdraft Transfer from Share or Loan	$4.00 per item
Paper Statement by Mail (waived for minor primary accounts)	$3.00 per month
Research and Reconciliation Fee (1 hour minimum)	$50.00 per hour, ¼ hour increments
Return Mail Fee	$5.00 per item
Returned Payments	$15.00 per item
Security Fee-ID SafeChoice	$1.75 monthly
Single Account Minimum Balance (no other relationship, balance < $500, waived for minors)	$5.00 monthly
Statement Copy	$5.00 monthly
Starter Checks	$5.00 per page
Stop Payment	$35.00 per item
Wire Transfer (domestic and business)	$25.00 per item
Wire Transfer (foreign)	$45.00 per item

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