

**PROSPECTIVE DIVIDEND RATES AND ANNUAL PERCENTAGE YIELDS**

Effective: 1/1/2023

TYPE OF ACCOUNT	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
REGULAR SHARE ACCOUNT		
<u>Balance Tiers (see note #1)</u>		
\$25 to \$9,999 .....	0.75%	0.75%
\$10,000 and over .....	1.10%	1.10%
TERM SHARE CERTIFICATE ACCOUNT (see note #2)		
<u>Available maturity terms</u>		
6 month certificate .....	3.25%	3.299%
12 month certificate .....	3.50%	3.557%
18 month certificate .....	3.50%	3.557%
24 month certificate .....	3.50%	3.557%
30 month certificate .....	3.15%	3.196%
36 month certificate .....	3.00%	3.042%
INDIVIDUAL RETIREMENT (IRA) ACCOUNT .....	2.50%	2.53%
COVERDELL EDUCATION SAVINGS ACCOUNT	2.50%	2.53%
REAL ESTATE ESCROW ACCOUNT .....	0.45%	0.45%
SHARE DRAFT (CHECKING) ACCOUNT .....	N/A	N/A

note #1: BALANCE TIERING METHOD. The prospective dividend rate and APY shown will be paid on the entire balance in your account when your daily balance is within the respective balance tier.

note #2: CERTIFICATE RATES. For purposes of this disclosure, this is a rate and APY that were offered within the most recent seven calendar days and were accurate as of the effective date shown above. To obtain current rate information, please call (800) 733-2804 or (806) 373-0736.

**SANTA FE FEDERAL CREDIT UNION/Rate and Fee Schedule****Effective: 01/01/2023**

**IMPORTANT NOTE:** This schedule represents only a part of the required Truth-in-Savings disclosures and must be used together with the ACCOUNT AGREEMENT booklet to obtain full and complete disclosure of all terms and conditions of your account.

**ACCOUNT FEES**

Below minimum balance of \$5 at month-end	\$1.00 per month
Account closure within first 12 months	\$5.00 flat
Dormancy Fee - Effective after 2 yrs. dormancy	\$8.00 per month
Return Item (NSF, Unavailable Funds)	\$25.00 per item
Overdrawn Item Paid(Courtesy Pay)	\$25.00 per item
Held Funds Item Paid	\$25.00 per item
Stop Payment	\$ 20.00 per item
Microfilm Check Copy (3 free per month)	\$3.00 per item
Check Printing (depending on style)	Price may vary
Temporary Checks	\$ .10 per Check
Debit/ATM Card Replacement	\$5.00 per card
ATM Withdrawal	\$0 @ participating ATM
ATM Inquiry	\$0 @ participating ATM
Overdrawn Item Paid(Courtesy Pay)	\$25.00 per item
IRA Transfer Fee	\$25.00 per transfer
Held Funds Item Paid	\$25.00 per item

**OTHER SERVICE FEES (applicable to all accounts)**

Cashier Check to Member	\$0.00 per check
Cashier Check to Third Party	\$ 2.00 per check
Cashier Check Stop Payment (restricted)	\$20.00 per check
MasterCard Gift Cards	\$ 3.00 per card
MasterCard Travel Cards	\$ 7.50 per card
MasterCard Travel Card Reload	\$ 2.95 per reload
Money Orders	\$ 1.40 per money order
Account or History Printout	\$ 3.00 per printout
Statement Reprint	\$ 3.00 per stmt
Wire Transfer (Outgoing)	\$20.00 per transfer
Wire Transfer (Incoming)	\$ 0.00 per transfer
Non-Cash Collection Item	\$ 0.00 per item
Deposited Item Charge-back	\$15.00 per item
Single Interest Insurance Policy Add-on	\$50.00 per add-on
Records Research	\$25.00 per hour
Returned Mail	\$ 5.00 per item
Safe Deposit Box Rent (3" x 10")	\$25.00 per year
Safe Deposit Box Rent (5" x 10")	\$40.00 per year
Safe Deposit Box Rent (10" x 10")	\$75.00 per year
Safe Deposit Box Lost Key	\$10.00 per key
Safe Deposit Box Drilling (3rd party)	Actual Cost
Overnight Delivery Service (3rd party)	Actual Cost
ACH Exception Charge-Back	\$25.00 per item
Early Withdrawal Penalty	90 Days Interest
Loan Extension Fee	\$25.00
Levy/Garnishment Fee	\$20.00 or max allowed
Online Electronic Loan Payments	\$4.95-Debit Card / \$0 for E-Check
Card Payment Convenience Fee	\$15.00 per loan payment
Debit Card Reactivation Fee	\$15.00