

Our Rates and Explanation of Rates & Service Charges - (MSA) - California



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This disclosure explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
02/04/26							
Savings and Money Market Accounts							
Primary Savings	0.100%	0.10%	\$5	\$5	\$50	Monthly	Monthly
Sub Savings	0.100%	0.10%	\$0	\$5	\$5	Monthly	Monthly
IRA Savings	0.150%	0.15%	\$50	\$50	\$50	Monthly	Monthly
Money Market Fund							
\$0.00-\$2,499.00	0.250%	0.25%	\$2,500	\$2,500	\$2,500	Monthly	Monthly
\$2,500.00-\$9,999.99	0.399%	0.40%					
\$10,000.00-\$24,999.99	0.499%	0.50%					
\$25,000.00-\$49,999.99	0.549%	0.55%					
\$50,000.00-\$74,999.99	0.598%	0.60%					
\$75,000.00-\$99,999.99	0.598%	0.60%					
\$100,000.00 and up	0.896%	0.90%					
Advantage Choice Money Market*							
\$0.00 - 1,000.00	3.928%	4.00%	\$1,000	\$0.00	N/A	Monthly	Monthly
\$1,000.01 - \$5,000	1.982%	2.00%					
\$5,000.01 - \$10,000.00	0.995%	1.00%					
\$10,000.01 - \$25,000.00	0.499%	0.50%					
\$25,000.01 and up	0.200%	0.20%					
High Yield Money Market**							
\$0.00-\$49,999	0.598%	0.60%	\$50,000	\$0.00	\$50,000	Monthly	Monthly
\$50,000.00 and up	1.588%	1.60%					
Checking Accounts							
Advantage Checking							
\$0.00-\$2,499.99	0.000%	0.00%	\$100	\$2,500	\$75,000	Monthly	Monthly
\$2,500.00-\$9,999.99	0.050%	0.05%					
\$10,000.00-\$24,999.99	0.050%	0.05%					
\$25,000.00-\$49,999.99	0.100%	0.10%					
\$50,000.00-\$74,999.99	0.150%	0.15%					
\$75,000.00-\$99,999.99	0.200%	0.20%					
\$100,000.00 and up	0.200%	0.20%					
Opportunity Checking							
\$0.00-\$2,499.99	0.000%	0.00%	\$25	\$2,500	\$2,500	Monthly	Monthly
\$2,500.00-\$9,999.99	0.050%	0.05%					
\$10,000.00-\$24,999.99	0.050%	0.05%					
\$25,000.00-\$49,999.99	0.050%	0.05%					
\$50,000.00 and up	0.100%	0.10%					
Simple Checking	0.000%	0.00%	\$25	N/A	\$1,200	N/A	N/A
Simple Free Checking	0.000%	0.00%	\$25	N/A	N/A	N/A	N/A
Union Vacation Checking	0.050%	0.05%	N/A	N/A	N/A	Monthly	Monthly
Young Adult Checking	0.000%	0.00%	\$25	N/A	N/A	N/A	N/A

*To start an Advantage Choice Money Market account, your initial deposit of \$1,000 must come from funds you have at another financial institution.

**To start a High Yield Money Market account, \$25,000 of your initial deposit of \$50,000 must come from funds you have at another financial institution and you must have an existing Advantage Checking account.

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
02/04/26							
Certificate Accounts							
Certificate Accounts							
3 Months	2.960%	3.00%	\$1,000	\$1,000	N/A	Monthly	Account's Term
6 Months	2.960%	3.00%					
12 Months	3.348%	3.40%					
24 Months	2.862%	2.90%					
36 Months	2.521%	2.55%					
48 Months	2.667%	2.70%					
60 Months	3.057%	3.10%					
Certificate Accounts							
3 Months	3.008%	3.05%	\$25,000	\$25,000	N/A	Monthly	Account's Term
6 Months	3.008%	3.05%					
12 Months	3.397%	3.45%					
24 Months	2.911%	2.95%					
36 Months	2.570%	2.60%					
48 Months	2.716%	2.75%					
60 Months	3.105%	3.15%					
Certificate Accounts							
3 Months	3.057%	3.10%	\$50,000	\$50,000	N/A	Monthly	Account's Term
6 Months	3.0577%	3.10%					
12 Months	3.445%	3.50%					
24 Months	2.960%	3.00%					
36 Months	2.618%	2.65%					
48 Months	2.765%	2.80%					
60 Months	3.154%	3.20%					
Certificate Accounts							
3 Months	3.105%	3.15%	\$100,000	\$100,000	N/A	Monthly	Account's Term
6 Months	3.105%	3.15%					
12 Months	3.494%	3.55%					
24 Months	3.008%	3.05%					
36 Months	2.667%	2.70%					
48 Months	2.813%	2.85%					
60 Months	3.203%	3.25%					
IRA Certificate Accounts							
6 Months	2.956%	3.00%	\$1,000	\$1,000	N/A	Monthly	Account's Term
12 Months	3.344%	3.40%					
24 Months	2.859%	2.90%					
36 Months	2.518%	2.55%					
48 Months	2.664%	2.70%					
60 Months	3.053%	3.10%					
IRA Certificate Accounts							
6 Months	3.005%	3.05%	\$25,000	\$25,000	N/A	Monthly	Account's Term
12 Months	3.392%	3.45%					
24 Months	2.907%	2.95%					
36 Months	2.567%	2.60%					
48 Months	2.713%	2.75%					
60 Months	3.102%	3.15%					
IRA Certificate Accounts							
6 Months	3.053%	3.10%	\$50,000	\$50,000	N/A	Monthly	Account's Term
12 Months	3.440%	3.50%					
24 Months	2.956%	3.00%					
36 Months	2.616%	2.65%					
48 Months	2.762%	2.80%					
60 Months	3.150%	3.20%					
IRA Certificate Accounts							
6 Months	3.102%	3.15%	\$100,000	\$100,000	N/A	Monthly	Account's Term
12 Months	3.489%	3.55%					
24 Months	3.005%	3.05%					
36 Months	2.664%	2.70%					
48 Months	2.810%	2.85%					
60 Months	3.198%	3.25%					

Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. Advantage Checking, Opportunity Checking, and all Money Market accounts are Tiered Rate Accounts. For these accounts, if the balance falls within the range for a particular tier, the Dividend Rate and Annual Percentage Yield for that tier will apply to the entire balance in the account. Advantage Choice Money Market accounts are also Tiered Rate Accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier.

The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account, earn the stated Annual Percentage Yield, and avoid a service charge is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

a. Simple Checking Accounts

As an alternative to the minimum balance shown above, Simple Checking accounts require direct deposits of at least \$500 per month and at least seven (7) debit card transactions posted during the dividend period in order to avoid a service charge.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The penalty is based on the term of the certificate. For certificates with terms of one year or less, the penalty is equal to 90 days' dividends on the amount withdrawn. For certificates with terms of longer than one year, the penalty will equal 180 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Special Features for Advantage Checking

For Advantage Checking accounts, if you have a combined household balance of \$75,000 in all your savings and loan accounts with us, there is no service charge to maintain this account.