



ACCOUNT DISCLOSURE RATE SUPPLEMENT

1560 Cable Ranch Rd. • Ste. 200 • San Antonio, TX 78245
210-673-5610 • 1-800-227-5328 • soarion.org

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:

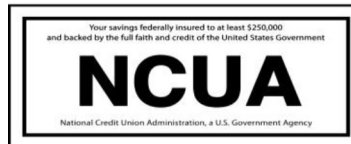
Request for Information

EFFECTIVE DATE: 10/07/2024

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input checked="" type="checkbox"/> Primary Savings (1)		<u>0.05 %</u>	<u>0.05 %</u>
<input checked="" type="checkbox"/> Student Savings (1)		<u>0.10 %</u>	<u>0.10 %</u>
<input checked="" type="checkbox"/> Kids Savings (1)		<u>0.10 %</u>	<u>0.10 %</u>
<input checked="" type="checkbox"/> Traditional IRA (1)(2)	\$0.01 - \$2,499.99	<u>0.30 %</u>	<u>0.30 %</u>
<input checked="" type="checkbox"/> ROTH IRA (1)(2)	\$2,500.00 - \$9,999.99	<u>0.30 %</u>	<u>0.30 %</u>
<input checked="" type="checkbox"/> ROTH Conversion IRA (1)(2)	\$10,000.00 - \$24,999.99	<u>0.30 %</u>	<u>0.30 %</u>
	\$25,000.00 - \$49,999.99	<u>0.45 %</u>	<u>0.45 %</u>
	\$50,000.00 - \$89,999.99	<u>0.45 %</u>	<u>0.45 %</u>
	\$90,000.00 - \$100,000.00	<u>0.55 %</u>	<u>0.55 %</u>
	\$100,000.01 & Greater	<u>0.55 %</u>	<u>0.55 %</u>
<input checked="" type="checkbox"/> Business Savings (1)		<u>0.10 %</u>	<u>0.10 %</u>
<input checked="" type="checkbox"/> Money Market (1)(2)	\$0.01 - \$2,500.00	<u>0.60 %</u>	<u>0.60 %</u>
	\$2,500.01 - \$25,000.00	<u>0.70 %</u>	<u>0.70 %</u>
	\$25,000.01 - \$50,000.00	<u>1.00 %</u>	<u>1.00 %</u>
	\$50,000.01 - \$100,000.00	<u>1.15 %</u>	<u>1.15 %</u>
	\$100,000.01 & Greater	<u>1.25 %</u>	<u>1.25 %</u>
<input checked="" type="checkbox"/> High Yield Savings (1)(4)	\$0.01 - \$25,000.00	<u>3.00 %</u>	<u>3.00 %</u>
	\$25,000.01 & Greater	<u>1.00 %</u>	<u>1.00 %</u>
<input checked="" type="checkbox"/> Secondary Savings (1)		<u>0.10 %</u>	<u>0.10 %</u>
<input checked="" type="checkbox"/> Business Money Market (1)(2)	\$0.01 - \$2,500.00	<u>0.25 %</u>	<u>0.25 %</u>
	\$2,500.01 - \$25,000.00	<u>0.25 %</u>	<u>0.25 %</u>
	\$25,000.01 - \$50,000.00	<u>0.30 %</u>	<u>0.30 %</u>
	\$50,000.01 - \$100,000.00	<u>0.35 %</u>	<u>0.35 %</u>
	\$100,000.01 & Greater	<u>0.40 %</u>	<u>0.40 %</u>
<input checked="" type="checkbox"/> Rewards Checking (1)		<u>0.01 %</u>	<u>0.01 %</u>
<input checked="" type="checkbox"/> Student Checking (1)		<u>0.05 %</u>	<u>0.05 %</u>
<input checked="" type="checkbox"/> Basic Business Checking (1)		<u>0.05 %</u>	<u>0.05 %</u>
<input checked="" type="checkbox"/> Standard Business Checking (1)		<u>0.05 %</u>	<u>0.05 %</u>
<input checked="" type="checkbox"/> Plus Business Checking (1)		<u>0.05 %</u>	<u>0.05 %</u>
<input checked="" type="checkbox"/> Christmas Club (1)		<u>0.10 %</u>	<u>0.10 %</u>

Account Type	FIXED RATE				
	MINIMUM BALANCE REQUIREMENTS	TERM	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
<input checked="" type="checkbox"/> Term Share (2)(3)	\$ 1,000.00	6 Month	\$1,000.00 - \$99,999.99	4.05 %	3.972 %
			\$100,000.00 & Greater	4.05 %	3.972 %
<input checked="" type="checkbox"/> Term Share (2)(3)		12 Month	\$1,000.00 - \$99,999.99	4.00 %	3.924 %
<input checked="" type="checkbox"/> Traditional IRA Term Share (2)(3)			\$100,000.00 & Greater	4.00 %	3.924 %
<input checked="" type="checkbox"/> ROTH IRA Term Share (2)(3)		18 Month	\$1,000.00 - \$99,999.99	3.80 %	3.731 %
<input checked="" type="checkbox"/> ROTH Conversion IRA Term Share (2)(3)			\$100,000.00 & Greater	3.80 %	3.731 %
		24 Month	\$1,000.00 - \$99,999.99	3.75 %	3.683 %
			\$100,000.00 & Greater	3.75 %	3.683 %
		36 Month	\$1,000.00 - \$99,999.99	3.25 %	3.198 %
			\$100,000.00 & Greater	3.25 %	3.198 %
		48 Month	\$1,000.00 - \$99,999.99	3.50 %	3.442 %
			\$100,000.00 & Greater	3.50 %	3.442 %
		60 Month	\$1,000.00 - \$99,999.99	3.40 %	3.344 %
			\$100,000.00 & Greater	3.40 %	3.344 %
		84 Month	\$1,000.00 - \$99,999.99	3.70 %	3.635 %
			\$100,000.00 & Greater	3.75 %	3.683 %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 10/07/2024. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) All deposited funds earn the rate for the tier.
- (3) 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 210-673-5610.
- (4) Only the deposited funds that comprise each tier will earn the rate for that tier.





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Schedule of Fees and Charges

Personal Checking

Rewards Checking – Monthly	\$4.00
Checks (depending on style and quantity)	Varies
MICR Error caused by printing error (other than Harland) per check	\$3.00
Check Photocopy (in excess of 2/statement cycle) per copy	\$3.00
Research per hour – one hour minimum	\$20.00
Statement Reconciliation per hour – one hour minimum	\$20.00
Temporary Checks (12 checks)	\$2.00
Temporary Checks (20 checks)	\$3.00
Courtesy Pay Fee per debit as applicable	\$29.00
Stop Payment (checks and other payments) per item	\$29.00

Savings

Excess Withdrawal Fee per debit (after six free)	\$10.00
Early Closure Fee (if closed within 60 days of opening)	\$5.00
Minimum Balance Fee – Primary Savings Account only	Up to \$4.99 ¹
Closing Christmas Club off cycle	\$10.00
Christmas Club – Early Withdrawal Fee	\$10.00
Official Check	\$2.00

Money Market / High Yield Savings

Excess Withdrawal Fee per debit (after six free)	\$10.00
Minimum Balance Fee	\$10.00

Standard Business Checking

Minimum Balance Fee	\$10.00
Item Charge in excess of 100 items each month	\$0.20

Plus Business Checking

Minimum Balance Fee	\$15.00
Item Charge in excess of 250 items each month	\$0.20

Other Business Service Fees

Business Bill Pay per month	\$10.00
Rolled Coin per roll	\$0.05
Strapped Currency per \$1,000.00 and fraction thereof	\$0.75
Deposit Correction Fee per deposit	\$2.50

¹ The Lesser of the account balance or \$4.99.

General Fees

Non-sufficient Funds per debit	\$29.00
Inactivity Fee – (first charged to checking then savings) per month after 12 months inactivity	\$10.00
Bad Address Fee	\$5.00
ATM Balance Inquiry – Non-Soarion Federal Credit Union Branded and Non-Allpoint ATMs per inquiry	\$1.50
ATM Transactions – Non-Soarion Federal Credit Union Branded and Non-Allpoint ATMs per transaction	\$1.50
Stop Payment on an Official Check	\$30.00
Stop Payment of ACH Transfer per item	\$29.00
Expedited Payment Fee	\$5.00-\$15.00
Close/Re-open Account per share (loan or service transferred)	\$29.00
Domestic Wire – outgoing	\$15.00
International Wire – outgoing	\$50.00
Incoming Wire – incoming	\$5.00
Legal Service – Levy, Garnishment, etc. This fee is in addition to the Research Fee and Fees for Copies, if any apply.	\$50.00
Paper Statement per statement	\$3.00
Returned Item drawn on an account owned or controlled by an owner of the account to which the funds were credited	\$29.00
Returned Check other than above	\$9.00
Statement Copy per statement	\$5.00
VISA® Card Reissue other than normal Expiration Reissue	\$10.00
VISA® Card Expedited Mailing	\$25.00
VISA® Credit Card – Payment By Phone	\$15.00
Medallion Stamp	\$25.00

Soarion Federal Credit Union

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Federally Insured by NCUA