Zing Credit Union

Toll Free: 1-877-293-6328
Local: 303-573-1170
Fax: 303-623-9289
Web: www.myzing.com

Savings and Investment Rates

Effective Date: 11/1/2026

Account	Minimum to Open	Term	Compounded/ Credited	Minimum Balance to Earn APY	Dividend Rate %	Annual Percentage Yield (APY) %
Share Savings	$5.00	N/A	Monthly	$100.00	0.1000	0.10

Account	Minimum to Open	Term	Compounded/ Credited	Minimum Balance to Earn APY	Interest Rate %	Annual Percentage Yield (APY) %
Special Savings	N/A	N/A	Monthly	$100.00	0.1000	0.10
Tiered Money Market & Business Money Market	$2,000.00	N/A	Monthly	$2,000 - $19,999.99 $20,000 - $74,999.99 $75,000 - $249,999.99 $250,000 & Up	0.995 1.490 1.884 2.080	1.00 1.50 1.90 2.10
Health Savings Account, IRA, Roth IRA, SEP IRA & Coverdell ESA Tiered Money Market	N/A	N/A	Monthly	Below $2,000.00 $2,000 - $19,999.99 $20,000 - $74,999.99 $75,000 - $249,999.99 $250,000 & Up	0.100 0.995 1.490 1.884 2.080	0.10 1.00 1.50 1.90 2.10
Mile High APY***	N/A	N/A	Monthly	$0-$5,280.00 $5,280.01 & Up	5.1564 0.1000	5.28 0.10
Non Profit Reserve Savings Account****	N/A	N/A	Monthly	$0 - $49,999.99 $50,000 - $99,999.99 $100,000.00+	0.000 2.080 2.325	0.00 2.10 2.35
Certificate of Deposit	$100.00	3 mo.	Monthly	$100.00+	3.639	3.70
Certificate of Deposit*	$100.00	6 mo.	Monthly	$100.00+	3.745	3.81
Certificate of Deposit	$100.00	12 mo.	Monthly	$100.00+	3.832	3.90
Certificate of Deposit	$100.00	24 mo.	Monthly	$100.00+	3.928	4.00
Certificate of Deposit**	$100.00	36 mo.	Monthly	$100.00 - $99,999.99 $100,000.00+	3.977 4.218	4.05 4.30
Certificate of Deposit**	$100.00	48 mo.	Monthly	$100.00 - $99,999.99 $100,000.00+	4.025 4.266	4.10 4.35
Certificate of Deposit**	$100.00	60 mo.	Monthly	$100.00 - $99,999.99 $100,000.00+	4.073 4.314	4.15 4.40
Preferred Checking	N/A	N/A	Monthly	$2,500.00	0.000	0.00
Clear Card	N/A	N/A	N/A	N/A	N/A	N/A
Second Chance Checking	N/A	N/A	N/A	N/A	N/A	N/A
5 Buck Club Checking Add-On: Earn $5 per qualifying month and get ATM and Excessive PIN fees reversed*****						

Share and checking accounts at the credit union are variable rate accounts. Dividend and interest rates and annual percentage yields listed are subject to change without notice. Fees may reduce earnings.

All certificates automatically renew for another term upon maturity. All certificates subject to early withdrawal penalties; term of 12 months or less = 90 days' interest, terms over 12 months = 180 days' interest. Fees may reduce earnings and principal.

*Deposits of $25 or more (including payroll deduction deposits) can be added to these specific certificates at any time. Roth Conversion IRAs excluded.

** Contribution and rollover deposit are allowed at any time when invested in an IRA certificate of deposit with any term of 36 months or greater with a minimum transaction amount of $25.

*** Must have a checking account with debit card to use Mile High APY Account. The only way to deposit into a Mile High APY account is through rounding debit card transactions. Ask a representative for more details.

**** Must be a 501c3 or 501d to open this account.

***** Must have a Zing Credit Union personal checking account with a debit card, e-Statements, $500 ACH direct deposit to the checking account, a valid email address on file, and make 30 or more debit card retail or online purchases (does not include ATM transactions) during the qualification cycle for 5 Buck Club rewards ($5 back, reversal of Out-of-Network ATM fees, and reversal of excessive PIN transaction fees). Qualifying transactions and direct deposits must post and settle to the account during the month's qualification cycle. *The "Qualification Cycle" is the period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.* Must have online or mobile banking to enroll in e-Statements. Must be a member in good standing with no bankruptcies or charge-offs. $5 reward will be deposited to the member's checking account on the last day of the month. Must request 5 Buck Club to be added to the checking account. $5 bonus is subject to taxation. Out-of-Network ATM fees will be refunded up to $5.00 per transaction up to $25 per year.

Out-of-Network ATM fees only apply to ATM transactions made from the checking account. Up to $24 in excessive PIN fees will be refunded per year. Zing's excessive PIN fee is $3.00 per PIN based transaction after the first 10 PIN based transactions per month. Must meet all 5 Buck Club requirements for the month to qualify for Out-of-Network ATM fee refunds and for Excessive PIN Transaction fee refunds for fees incurred during qualification cycle.

NCUA
Federally Insured by NCUA
CO-OP SHARED BRANCH
CO-OP ATM

FEES			
Investment/Checking Accounts			
Share, Second & Club Savings Withdrawal Fee (For in-person transactions only; 1 withdrawal each month at no cost)	$1.00	Temporary Check Fee (Per page four)	$2.00
Second Chance Checking Monthly Fee	$12.00	Automatic Sub-Account Transfer	$2.00
Return Statement or Dormant Account Monthly Fee (Dormant Account Fee assessed after 12 months of inactivity.)	$10.00	Check/Debit Copy Fee	$3.00
Escheatment Fee (Assessed on unclaimed property after 5 years)	$10.00	Stop Payment Fee	$30.00
Monthly ID Recovery Service Fee	$1.96	Bill Payer Check Copy Fee	Pass-through charge
Membership Reinstatement Fee (For memberships closed within the last 12 months)	$25.00	Paper Statement Processing Fee (Charged Monthly)	$3.00
Foreign Deposit Item Fee	Pass-through charge	Statement Copy Fee	$2.00
Courtesy Pay Item/Non-Sufficient Funds/Overdrawn Fee	$33.00	Verification of Deposit	$10.00
Self-to-Self Return Item Fee	$33.00		
ATM/Debit Card/VISA® Card Services			
ATM Card Annual Fee	$12.00	Rush of Replacement Debit or Credit Card Fee (In addition to the replacement fee)	$50.00
Debit Card Annual Fee	No Charge	ATM/Debit Card Withdrawal Fee (Excessive PIN) (After 10 card transactions processed as "debit")	$3.00
Replacement Debit or Credit Card Fee (Not Rushed)	$15.00	Fee for purchases made in a foreign country or in a foreign currency with a Visa debit or credit card.	1.00% of each single currency transaction in US dollars
Rush of PIN Order Fee (Separate from replacement card fees)	$50.00		
Other Fees and Charges			
Early Membership Close fee (Within 90 days of opening)	$5.00	Business Checking – Returned Deposit Item Fee	$15.00
Domestic Outgoing Wire Transfer Fee	$30.00	Drive-through Canister Replacement Fee	$120.00
International Outgoing Wire Transfer Fee	$50.00	Garnishment or Levy Fee	$100.00
Incoming Wire Transfer Fee	No Charge	Loan Processing Fee	$25.00
Personal Checking – Returned Deposit Item Fee	$15.00	Coin Processing Fee	Pass-through charge
Notary Fee – per document – free with direct deposit and estatements	$15.00		

*Pass-through charge: When processing certain items at the credit union, a third party's services must be accessed. These third parties charge for their services, and the charge our member will receive is equal to the amount charged to us by the third party.

Except as specifically described, the following disclosures apply to all the accounts.

1. Rate Information. The dividend rate, or interest rate, and annual percentage yield on your accounts are set forth on the reverse side. The annual percentage yield is a percentage rate that reflects the total amount of dividends/interest to be paid on an account based on the dividend/interest rate and frequency of compounding for an annual period. The dividend rate and annual percentage yield may change every day as determined by the credit union. For Certificates of Deposit and IRA Certificates of Deposit, the interest rate and annual percentage yield are fixed and will be in effect for the term of the account. The annual percentage yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal will reduce earnings.
2. Nature of Dividends. Dividends are paid from current income and available earnings after providing for the required reserves. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
3. Compounding and Crediting. Interest and dividends will be compounded and credited as set forth on the reverse side. The dividend/interest period for each account is also set forth on our Rate and Fee Schedule. The dividend/interest period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. Balance Information. The minimum balance required to open each account is set forth. Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
5. Accrual of Dividends. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on noncash deposits (checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
6. Account Limitations. The account limitations for each account are set forth in our Membership and Account Agreement
7. Maturity. Your account will mature on the maturity date set forth on your account receipt or renewal notice.
8. Early Withdrawal Penalties. A penalty may be imposed if you withdraw any of the certificate funds before the maturity date or the renewal date, if this is a renewal account.
9. Amount of Penalty. For Certificates of Deposit and IRA Certificates of Deposit the amount of the early withdrawal penalty for your account is 90 days' interest for a term of 12 months or less, and 180 days' interest for a term over 12 months.
10. How the Penalty Works. The penalty is calculated as a forfeiture of part or all of the interest that have been earned on the account. This penalty applies to earned interest and principal.
11. Renewal Policy. Certificate of Deposit accounts will automatically renew for another term upon maturity. You have a grace period of seven days in which to change or withdraw the funds without being charged an early withdrawal penalty.
12. Exception to Early Withdrawal Penalties. At our option, we may redeem the account before maturity without imposing an early withdrawal penalty under the following circumstances:
    a. When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
13. Nontransferable / Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner except obligations with the Credit Union.
14. FEES FOR OVERDRAWN ACCOUNTS. Fees may be imposed on each check, draft item, ATM card withdrawal, debit card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or payment of a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approval limit. Please refer to the Rate and Fee Schedule for current fee information.