## Account Fees - as of July 1, 2025

| | | |
|---|---|---|
| Account Reconciliation | $25 | Per Hour |
| Account Research | $25 | Per Hour |
| Check Ordering | Varies by Design | |
| Christmas Club Withdrawal | $10 | |
| Check/Money Order Copy | $5 | Per Item |
| Closed Account Fee | $25 | Within 180 days of opening |
| History or Statement Copy | $5 | Per Item |
| Trademark Defender | $27 | Per Item |
| Teller/Bank Check | $3 | Per Check |
| Debit Card | | |
| Card Rush Order | $45 | Per Card |
| Contactless Special Order | $10 | Per Card |
| Dormant Account Fee | $5 | Per Month |
| Overdraft Transfer Fee | $3 | Per Item |
| Foreign Negotiable Item | At Cost* | |
| Insufficient Funds Fee | $29 | Per Item** |
| Money Market Withdrawal | $5 | Per Transaction*** |
| Money Order Purchase | $2 | Per Item |
| Mail Forwarding | $3 | |
| Payment Platform | $6.99 | |
| Recurring Payment Platform | $2.50 | |
| Returned Deposited Item | $10 | Per Item |
| Returned Mail Fee | $2 | Per Item |
| Stop Payments | $20 | Per Item |
| Tax Levy/Garnishment | $25 | |
| Undeliverable Statement | $5 | |

| | |
|---|---|
| Wires | |
| Outgoing – National | $20 |
| Outgoing – International | $40 |
| Trace Requests | $20 |

*This is an external processing fee and is subject to change

**Each time an item is presented

*** The first 5 withdrawals are free.

Unless otherwise noted, the rates, fees, and terms in this Schedule apply to both consumer and business accounts.

www.TrademarkFCU.org

The information in this schedule is accurate and effective as of:

Rates: October 27, 2026

Fees: July 1, 2025

If you have questions or are interested in current rate information, please visit:

www.TrademarkFCU.org

Or contact us by email at:

MemberServices@TrademarkFCU.org

Or call us toll free at:

1-800-696-1146

Or visit one of our offices at:

44 Edison Drive

Augusta, ME 04332
(ITM and Branch Access)

340 Main Street

South Portland, ME 04106
(ITM and Branch Access)

145 Pleasant Hill Road

Scarborough, ME 04074
(ITM Access Only)

For account access anytime, anywhere, we offer:

Trademark Audio (1-800-870-5506)

Trademark Mobile

Trademark Online

For future promotions, sweepstakes and contests, be sure to like us on Facebook at:

www.Facebook.com/TrademarkFCU

# Rate & Fee Schedule

TRADE MARK
FEDERAL CREDIT UNION

## Rates as of October 27, 2026

| Type | APR | APY | Dividends Compounded/ Dividend Period | Min. Opening Balance | Req. for Dividends[4] | Balance Method |
|---|---|---|---|---|---|---|
| Regular Share | 0.03% | 0.03% | Monthly | $5.00 | $25.00 | Day-In-Day-Out |
| Checking | 0.00% | 0.00% | Monthly | $0.00 | $0.00 | Day-In-Day-Out |
| YOURMark Checking[6] | 1.98% | 2.00% | Monthly | $0.00 | $5.00 | Day-In-Day-Out |
| YOURMark Share | 0.05% | 0.05% | Monthly | $0.00 | $25.00 | Day-In-Day-Out |
| Clubs | 0.05% | 0.05% | Monthly | $1,000.00 | $1,000.00 | Day-In-Day-Out |
| IRA Shares | 0.50% | 0.50% | Monthly | $1,000.00 | $1,000.00 | Day-In-Day-Out |
| 6-Month[1,3,4,5] | 3.88% | 3.95% | Monthly | $1,000.00 | $1,000.00 | Day-In-Day-Out |
| 1-Year[1,3,4,5,] | 3.93% | 4.00% | Monthly | $1,000.00 | $1,000.00 | Day-In-Day-Out |
| 2-Year[2,3,] | 4.79% | 4.90% | Monthly | $1,000.00 | $1,000.00 | Day-In-Day-Out |
| 3-Year[2,3,5] | 4.02% | 4.10% | Monthly | $1,000.00 | $1,000.00 | Day-In-Day-Out |
| 5-Year[2,3,5] | 4.07% | 4.15% | Monthly | $1,000.00 | $1,000.00 | Day-In-Day-Out |

| Money Market Accounts* | APY |
|---|---|
| $2,500.00-$24,999.99 | 1.40% |
| $25,000-$49,999.99 | 1.66% |
| $50,000-$74,999.99 | 1.81% |
| $75,000-$99,999.99 | 1.85% |
| $100,000 and above | 1.95% |
| Balance Method | Day-In-Day-Out |
| Dividends | Monthly |
| Minimum Opening Required for Dividends | $2,500.00 |

*$5.00 for each withdrawal over 5.

ACCOUNT RATE & TERMS - the terms shown apply to your account(s) as of the date stated above. Other rates and terms may be offered from time to time. Please contact us for the most current rate & fee info.

ACCOUNT LIMITATIONS

A minimum balance is required to establish accounts and earn dividends for all account types, except Share Draft (checking)

1 – 6 & 12 month Certificates have a 30-day dividend penalty for early withdrawal whether the dividend has been earned or not.

2 – 2, 3 & 5 year Certificates have a 180-day dividend penalty for early withdrawal whether the dividend has been earned or not.

3 – Certificates are automatically renewed for the same term at then current rates, unless otherwise indicated by the member in advance of the renewal date.

4 – Youth Certificates require $25.00 min. balance for dividends. The amount of the early withdrawal penalty for your account is 30 days' dividends. Must be associated with a primary share account held by a member no older than 18 years of age. After the account holder becomes 18, upon maturity the Youth Certificate will automatically renew as a Regular Share Certificate, for the same term at then current rates, unless otherwise indicated by the member in advance of the renewal date.

5 – Required minimum distributions from IRA Certificates are subject to early withdrawal penalties.

6 -Earn 2.00% APY on balance up to $3,000 in YOURMark Checking account after 30 swipes. To qualify, Member must have monthly direct deposits equaling $500. Balance from rewards will be automatically transferred into YOURMark Share Account at the end of each month.

TRUTH-IN-SAVINGS-ACCOUNT-DISCLOSURE – Except as specifically described, the following disclosures apply to all of the above accounts.

RATE INFORMATION – The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for a 365-day period. The APY is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. The Dividend Rate and the Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

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

COMPOUNDING & CREDITING – Dividends are compounded and credited each Dividend Period. Dividend Period begins on the first calendar day of each month and ends on the last calendar day of each month.

ACCRUAL OF DIVIDENDS –Dividends begin to accrue on cash and non-cash deposits (e.g. checks) on the business day that you make the deposit to your account. If you close your account before accrued dividends are credited, you will be credited at that time for all dividends earned excluding the current business day.

BALANCE INFORMATION – The minimum balance required to open each account and the minimum balance required to earn dividends are set forth above. Dividends are calculated using the Day-In-Day-Out method. The Day-In-Day-Out method applies a daily rate to the full balance each day and accrues that amount for crediting at the end of the dividend period.

ACCOUNT LIMITATIONS – The account limitations for each account are set forth above.