

For questions or inquiries, contact:



Clean Energy Federal Credit Union
 PO Box 4233
 Englewood, CO 80155
 (720) 479-7900
 Fax: (720) 479-7903
 www.cleanenergycu.org

TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

SAVINGS, CHECKING, & MONEY MARKET ACCOUNTS

EFFECTIVE DATE: 2/1/2023

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
Savings Account:	0.15 %	0.15 %	Variable	Daily	Monthly	\$5.00	None	\$100.00
UTMA/Minor Savings:	0.15 %	0.15 %	Variable	Daily	Monthly	\$5.00	None	\$100.00
Money Market Account:								
\$2,500.00 - \$9,999.99	.95 %	0.95 %	Variable	Daily	Monthly	\$2,500.00	None	\$ 2,500
\$10,000.00 - \$49,999.99	1.02 %	1.02 %						
\$50,000.00 - \$99,999.99	1.20 %	1.21 %						
\$100,000.00 - \$199,999.99	1.30 %	1.31 %						
\$200,000.00 +	1.45 %	1.46 %						
IRA Savings:	0.20 %	0.20 %	Variable	Monthly	Monthly	\$5.00	None	\$100.00
IRA Money Market Account:								
\$2,500.00 - \$9,999.99	1.00 %	1.00 %	Variable	Daily	Monthly	\$2,500.00	None	\$ 2,500
\$10,000.00 - \$49,999.99	1.07 %	1.08 %						
\$50,000.00 - \$99,999.99	1.25 %	1.26 %						
\$100,000.00 - \$199,999.99	1.35 %	1.36 %						
\$200,000.00 +	1.50 %	1.51 %						
Clean Energy Checking - with Qualifications:								
If requirements are met:								
\$100.00 - \$15,000.00	3.50 %	3.56 %	Variable	Monthly	Monthly	\$25.00	None	\$ 25
\$15,000.01	0.12 %	0.12 %						
If requirements are not met:								
	0.01 %	0.01 %	N/A	N/A	N/A	\$25.00	None	\$ 0

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) is a variable rate and may change at any time as determined by the Credit Union's Board of Directors. There are no limitations on the amount the rate can change. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated.

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. The frequency with which dividends will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

4. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

5. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

6. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

7. TRANSACTION LIMITATIONS. For all accounts except share draft/checking accounts: during any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee or may be closed.

8. CLEAN ENERGY CHECKING. The Clean Energy Checking Account is a tiered rate account. If you meet the minimum qualification requirements during the month qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$15,000 or less and the for balances over \$15,000 you will earn the second dividend rate. If you do not meet all of the minimum qualification requirements no dividends will be earned.

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TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: 2/1/2023

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
6 Month Share Certificate:									
\$1,000.00 - \$24,999.99	3.50 %	3.56 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	3.60 %	3.66 %							
\$100,000.00 +	3.70 %	3.76 %							
1 Year Share Certificate:									
\$1,000.00 - \$24,999.99	3.75 %	3.82 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	3.85 %	3.92 %							
\$100,000.00 +	3.95 %	4.02 %							
2 Year Share Certificate:									
\$1,000.00 - \$24,999.99	2.75 %	2.78 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.80 %	2.84 %							
\$100,000.00 +	2.85 %	2.89 %							
3 Year Share Certificate:									
\$1,000.00 - \$24,999.99	2.05 %	2.07 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.10 %	2.12 %							
\$100,000.00 +	2.15 %	2.17 %							
3 Year Bump Rate Share Certificate*:									
\$1,000.00 - \$24,999.99	2.00 %	2.02 %	Fixed	Daily	Monthly	\$1,000.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.05 %	2.07 %							
\$100,000.00 +	2.10 %	2.12 %							
4 Year Share Certificate:									
\$1,000.00 - \$24,999.99	2.10 %	2.12 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.15 %	2.17 %							
\$100,000.00 +	2.20 %	2.22 %							
5 Year Share Certificate:									
\$1,000.00 - \$24,999.99	2.15 %	2.17 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	365 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.20 %	2.22 %							
\$100,000.00 +	2.25 %	2.27 %							
10 Year Share Certificate:									
\$1,000.00 - \$24,999.99	2.25 %	2.27 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	730 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.30 %	2.32 %							
\$100,000.00 +	2.35 %	2.38 %							

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividends Compounded	Dividends Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
6 Month IRA Share Certificate:									
\$1,000.00 - \$24,999.99	3.55 %	3.56 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	3.55 %	3.56 %							
\$100,000.00 +	3.55 %	3.56 %							
1 Year IRA Share Certificate:									
\$1,000.00 - \$24,999.99	3.80 %	3.82 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	3.80 %	3.82 %							
\$100,000.00 +	3.80 %	3.82 %							
2 Year IRA Share Certificate:									
\$1,000.00 - \$24,999.99	2.80 %	2.84 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.85 %	2.89 %							
\$100,000.00 +	2.90 %	2.94 %							
3 Year IRA Share Certificate:									
\$1,000.00 - \$24,999.99	2.10 %	1.51 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.15 %	1.56 %							
\$100,000.00 +	2.20 %	1.61 %							
3 Year IRA Bump Rate Share Certificate*:									
\$1,000.00 - \$24,999.99	2.05 %	1.46 %	Fixed	Daily	Monthly	\$1,000.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.10 %	1.51 %							
\$100,000.00 +	2.15 %	1.56 %							
4 Year IRA Share Certificate:									
\$1,000.00 - \$24,999.99	2.15 %	1.56 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	180 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.20 %	1.61 %							
\$100,000.00 +	2.25 %	1.66 %							
5 Year IRA Share Certificate:									
\$1,000.00 - \$24,999.99	2.20 %	1.61 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	365 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.25 %	1.66 %							
\$100,000.00 +	2.30 %	1.71 %							
10 Year IRA Share Certificate:									
\$1,000.00 - \$24,999.99	2.30 %	1.71 %	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	730 Days Dividends	Automatic with 10 day grace period
\$25,000.00 - \$99,999.99	2.35 %	1.76 %							
\$100,000.00 +	2.40 %	1.81 %							

1. RATE INFORMATION. The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings.

*You may request **once** during the original term of the Bump Rate Certificate to change the fixed Dividend Rate to the current rate being offered at that time. This option is only offered during the original term of the Bump Rate Certificate and is not an option should the certificate automatically renew.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will not receive the accrued dividends.

6. MATURITY. Your account will mature according to the term indicated above, and as indicated on your account summary or statement.

7. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. **Exceptions to Early Withdrawal Penalties:** We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; (3) If the account is a Keogh Plan, provided that the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn; or (4) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

8. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated above after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Any Bump Rate Certificate will automatically renew as a standard certificate.

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FEE SCHEDULE

See separate fee schedule

