For questions or inquiries, contact:

Alabama State Employees Credit Union
PO Box 231150
Montgomery, AL 36123-1150
334-270-9011 or 800-634-9171
www.yourasecu.com

BUSINESS RATES AND FEES SCHEDULE

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

SAVINGS & CHECKING ACCOUNTS

EFFECTIVE DATE: February 2, 2026

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
Business Savings	0.10 %	**0.10 %**	Variable	Quarterly	Quarterly	$100.00	None	$100.00
Business Checking	0.10 %	**0.10 %**	Variable	Monthly	Monthly	$100.00	None	$10,000.00
Business Super Saver:								
$0.00 - $99,999.99	1.50 %	**1.51 %**	Variable	Monthly	Monthly	$100.00	None	$0.01
$100,000.00 and up	3.50 %	**3.55 %**	Variable	Monthly	Monthly	$100.00	None	$100,000.00

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. *For Business Savings:* The dividend rate and Annual Percentage Yield (APY) may change quarterly as determined by our Board of Directors. *For Business Checking and Business Super Saver:* The dividend rate and Annual Percentage Yield (APY) may change monthly as determined by our 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. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The “Month or "Quarter” begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

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 Average Daily Balance to calculate dividends on your account. The Average Daily Balance Method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

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

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. The credit union reserves the right to make transaction limitations in order to protect the security of your account, comply with regulatory requirements, or manage risk, as allowed by applicable law.

8. WRITTEN NOTICE OF WITHDRAWAL. The credit union reserves the right to require a member intending to make a withdrawal greater than $10,000.00 from any account (except a share draft account) to give written notice of such intent not less than seven days and up to 60 days before such withdrawal.

9. NATIONAL CREDIT UNION SHARE INSURANCE FUND. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

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BUSINESS RATES AND FEES SCHEDULE

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CERTIFICATE ACCOUNTS

EFFECTIVE DATE: February 2, 2026

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
Share Certificate									
12 months	3.25 %	**3.29 %**	Fixed	Quarterly	Quarterly	$500.00	Not Allowed	30 Days Dividends	Automatic with 10 day grace period
24 months	3.75 %	**3.80 %**				$500.00		60 Days Dividends	
36 months	3.50 %	**3.55 %**				$500.00		60 Days Dividends	
48 months	3.50 %	**3.55 %**				$500.00		60 Days Dividends	
60 months	3.50 %	**3.55 %**				$500.00		60 Days Dividends	

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.

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

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

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

8. EARLY WITHDRAWAL; PENALTIES. We will impose a penalty if you withdraw any of the funds 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 if an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction.

9. 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.

10. NATIONAL CREDIT UNION SHARE INSURANCE FUND. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

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BUSINESS RATES AND FEES SCHEDULE

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FEES. Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of **2/2/2026**:

FEE SCHEDULE

Savings, Checking, Money Market Account, and EFT Fees

Non-Sufficient Funds (NSF) or overdraft charge	$30.00 per item
Returned Item (from another institution)	$20.00 per item
Overdraft Transfer from savings for clearance of checks, ACH, or Checkcard transactions	$2.00 per item
Courtesy Pay	$30.00 per item
Excessive Transfer (Reg D)	$2.00 per item
Stop-Payment	$30.00 per item
Check Copy	$2.00 per item
Statement Copy	$2.00 per item
Deposit Foreign item	$19.50 minimum
Dormant Account *(365 days of inactivity)*	$5.00 per month
Temporary Checks	$5.00 per page
ASE Business Checking	No Monthly Fee
400 Transactions or less	Free
Over 400 Transactions	$0.25 per item

ATM and Checkcard Transactions

ATM Fee for using an ATM owned by us or Co-op Shared Branching ATMs	$0.00
Replacement Card	
Debit Card	$5.00 per card
Credit Card	$10.00 per card
Rush Card	up to $60.00
Gift Card Purchase	$3.95
Visa Reloadable Card	$6.95 each
Visa Reload	$3.95 per reload
Visa International Transaction	1% of the transaction

Wire Transfers, Negotiable Items, and Special Transactions

Wire Transfer - Incoming and Outgoing - Domestic	$20.00 per item
Wire Transfer - Incoming and Outgoing - International	$45.00 per item
Cashier's, Certified, or Official Check	$2.00 per item

Safe Deposit Boxes (safe deposit boxes may not be available at all branches)

3x5	$20.00 per year
2x10	$25.00 per year
3x10	$35.00 per year
5x10	$45.00 per year
10x10	$75.00 per year
Lost Key	$25.00 per key
Box Drilling	Varies

Other Service Fees

Returned Mail/Bad Address	$5.00 per month
Levies/Garnishments	$50.00 per order
History Print Out	$1.00 per page after 5th page
Courtesy Copies	$0.20 each
Shared Branch Transaction	$2.00 per transaction excluding loan payments
Skip-a-Pay	$40.00 each
Research	$25.00 per hour

Share Value

Par Value of One Share	$5.00

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