



Account Disclosure Rate
Effective 12/13/2023

7148 Towne Center Parkway
Papillion, NE 68046
(402) 292-8000

This supplement is incorporated into, becomes a part of, and should be attached to the Agreements and Disclosures.

	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	DIVIDEND PERIOD	COMPOUNDING PERIOD	CREDITING PERIOD
Share Savings (2) (3)					
\$ 0 - 1,999.99	0.10%	0.10%	Quarterly	Quarterly	Quarterly
\$2,000.00 - 24,999.99	0.10%	0.10%	Quarterly	Quarterly	Quarterly
\$25,000.00 and greater	0.10%	0.10%	Quarterly	Quarterly	Quarterly
Health Savings Account (2)					
\$0 and greater	0.25%	0.25%	Monthly	Monthly	Monthly
Workers Compensation Medicare Set-Aside Account (2) (3)					
\$ 0 - 299.99	0.00%	0.00%	Monthly	Monthly	Monthly
\$300.00 and greater	0.05%	0.05%	Monthly	Monthly	Monthly
Cobalt Elite Checking (2) (3) (5)					
\$ 0 - 20,000.00	3.20%	3.25%	Monthly	Monthly	Monthly
\$20,000.01 and greater	0.15%	0.15%	Monthly	Monthly	Monthly
Cobalt Blue Checking (2) (3) (5)					
\$ 0 - 10,000.00	1.49%	1.50%	Monthly	Monthly	Monthly
\$10,000.01 and greater	0.15%	0.15%	Monthly	Monthly	Monthly
Sharedraft Personal and IRA Money Market Account (2)					
\$0.01 - 2,499.99	0.00%	0.00%	Monthly	Monthly	Monthly
\$2,500.00 - 24,999.99	0.10%	0.10%	Monthly	Monthly	Monthly
\$25,000.00 - 49,999.99	0.15%	0.15%	Monthly	Monthly	Monthly
\$50,000.00 - 99,999.99	0.20%	0.20%	Monthly	Monthly	Monthly
\$100,000.00 and greater	0.25%	0.25%	Monthly	Monthly	Monthly
Sharedraft Personal Premier Money Market Account (2)					
\$0.00 - 25,000.00	0.00%	0.00%	Monthly	Monthly	Monthly
\$25,000.01 - 100,000.00	0.45%	0.45%	Monthly	Monthly	Monthly
\$100,000.01 - 250,000.00	0.65%	0.65%	Monthly	Monthly	Monthly
\$250,000.01 and greater	0.90%	0.90%	Monthly	Monthly	Monthly
Sharedraft Personal Prime Money Market Account (6)					
\$20,000.00 and greater	4.65%	4.75%	Monthly	Monthly	Monthly
Accts. not meeting qualifications	0.10%	0.10%	Monthly	Monthly	Monthly
Club Accounts (2)					
Vacation Club Account	0.25%	0.25%	Annually	Annually	Annually
Holiday Club Account	0.25%	0.25%	Annually	Annually	Annually
Baby Bundle Certificates (1)					
12 Month \$25.00 & Greater	4.46%	4.55%	Monthly	Monthly	Monthly
24 Month \$50.00 and greater	3.59%	3.65%	Monthly	Monthly	Monthly
Term Share Certificates (1) (4)					
6 Month \$1,000.00 - \$99,999.99	4.91%	5.00%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	4.96%	5.05%	Quarterly	Quarterly	Quarterly
Term Share and IRA Certificates (1) (4)					
12 Month \$1,000.00 - 99,999.99	5.15%	5.25%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	5.20%	5.30%	Quarterly	Quarterly	Quarterly
18 Month \$1,000.00 - 99,999.99	4.91%	5.00%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	5.01%	5.10%	Quarterly	Quarterly	Quarterly
24 Month \$1,000.00 - 99,999.99	4.43%	4.50%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	4.52%	4.60%	Quarterly	Quarterly	Quarterly
30 Month \$1,000.00 - 99,999.99	3.50%	3.55%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	3.60%	3.65%	Quarterly	Quarterly	Quarterly
36 Month \$1,000.00 - 99,999.99	3.41%	3.45%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	3.50%	3.55%	Quarterly	Quarterly	Quarterly
48 Month \$1000.00 - 99,999.99	3.21%	3.25%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	3.31%	3.35%	Quarterly	Quarterly	Quarterly
60 Month \$1000.00 - 99,999.99	3.02%	3.05%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	3.11%	3.15%	Quarterly	Quarterly	Quarterly
PROMOTIONAL PRODUCTS: Bump Up Share and Bump Up IRA Certificate (1) (4)					
36 Month \$1,000.00 - 99,999.99	3.41%	3.45%	Quarterly	Quarterly	Quarterly
\$100,000.00 and greater	3.50%	3.55%	Quarterly	Quarterly	Quarterly

(1) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent 7 calendar days. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (402) 292-8000.

(2) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date. These Dividend Rate(s) and Annual Percentage Yield(s) shown herein may change every dividend period as determined by Our Board of Directors.

(3) Only the deposited funds that comprise each tier earn the rate for that tier.

(4) All deposited funds earn the rate for the tier that corresponds to the amount of the initial deposit.

(5) You will not be paid any accrued but uncredited dividends at the time You close Your account.

(6) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date. This Dividend Rate and Annual Percentage Yield shown is based on the Wall Street Journal (WSJ) Prime rate minus 3.75% with a 0.30% floor rate. Should the WSJ Prime rate change, this Dividend Rate and Annual Percentage Yield will be adjusted the following business day. If you fail to meet the eligibility requirements, you will earn 0.10% APY.



Schedule of Fees and Charges for Consumer Accounts
Effective November 2023

GENERAL

Account Audit Fee (per hour).....	\$25.00
Account History Fee (up to 30 days).....	\$5.00
ACH Origination Fee (outgoing debit).....	\$15.00
Bad Address Fee (one-time fee).....	\$5.00
Cashier's Check Fee (each).....	\$5.00
Collection/Cash Letter Item Fee.....	\$25.00
Domestic Bag Locked.....	\$15.00
Domestic Bag Non-Locking.....	\$5.00
Early Account Closure (<90 days).....	\$25.00
External Transfer Withdrawal Fee.....	\$2.00
Fax Fee	
Outgoing (first page).....	\$5.00
Each Additional Page.....	\$1.00
Incoming Each Page.....	\$1.00
Foreign Money Purchase.....	\$15.50
Garnishment Fee.....	\$100.00
Inactive Account Fee.....	\$10.00
Money Order Fee (each).....	\$3.00
Next Day Outbound ACH transfer Fee	
\$0-\$5,000.....	\$1.99
\$5,000 and greater.....	\$5.00
Non-Member ONUS Check Cashing Fee (per item).....	\$5.00
NSF/Uncollected Funds Fee (per occurrence)	
Less than or equal to \$0.99.....	\$0.00
\$1.00 to \$10.00.....	\$10.00
\$10.01 - \$20.00.....	\$20.00
\$20.01 and above.....	\$35.00
Overdraft Service Charge (per occurrence)	
Less than or equal to \$0.99.....	\$0.00
\$1.00 to \$10.00.....	\$10.00
\$10.01 - \$20.00.....	\$20.00
\$20.01 and above.....	\$35.00
Overdraft Transfer Fee	
(pulled from transferring account).....	\$5.00
Paper Statement Mailed.....	\$5.00
Phone Inquiry Fee.....	\$2.00
Photocopy Fee (per page).....	\$0.20
Returned Check Fee	
(funds available Deposit item).....	\$25.00
Skip Payment Fee.....	\$50.00
Statement Print Service Charge.....	\$5.00
Stop Payment Fee (initial or renewal).....	\$35.00
Wire In Charge.....	\$15.00
Wire Out Charge	
Domestic.....	\$25.00
International.....	\$40.00

MEMBERSHIP SHARE SAVINGS ACCOUNT

Over Counter Fee Over 3.....	\$1.00
Excess Withdrawal Item Over 6.....	\$5.00

ATM/DEBIT CARD FEES AND CHARGES

COBALTCU (Proprietary) ATM Machines.....	FREE
All other ATM's (Non-Proprietary/Foreign)	
(two free monthly per tax owner).....	\$3.00
Card Replacement Fee.....	\$5.00
Rush Delivery of Embossed Card.....	\$50.00

CHECKING ACCOUNTS - GENERAL

Check Printing Fee.....	Varies
Check Photocopy Fee.....	\$2.00
Check Photocopy Fee (faxed).....	\$4.00

MONEY MARKET

Excess Withdrawal Item Fee Over 6.....	\$5.00
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PREMIER MONEY MARKET

Monthly Service Charge if balance is below	
\$25,000.00.....	\$10.00
Excess Withdrawal Item Fee Over 6.....	\$5.00

PRIME MONEY MARKET

Excess Withdrawal Item Fee Over 6.....	\$5.00
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WORKERS COMPENSATION MEDICARE

SET-ASIDE ARRANGEMENT CHECKING

ACCOUNT

Maintenance Service Charge.....	\$3.00
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SAFE DEPOSIT BOX FEE (annual)

3X5.....	\$25.00
5X5.....	\$30.00
3X10.....	\$35.00
5X10.....	\$45.00
10X10.....	\$70.00
Key Replacement Fee.....	\$10.00
Depth of boxes.....	22 inches
Box Drilling Fee.....	Cost incurred plus 10%

The fees appearing in this schedule are accurate and effective for accounts as of the effective date indicated on the fee schedule.
If you have any questions, or require current fee information on your accounts, please call the Credit Union at (402) 292-8000.