



Dear [Member Name],

The merger between Members 1st Credit Union and Rogue Credit Union is well underway. Our teams are working hard to ensure a smooth transition for you as we are preparing to merge systems in June.

### **System Transition Weekend**

Our system transition is scheduled for end of business on **June 26 through June 28, 2026**. It will bring several exciting updates, including new technology, improved security and more. Please save these dates on your calendar.

### **What's Next**

You may continue using your accounts just as you do today. While some account names, features, and fees will change, we've included detailed information below to help you understand what's changing and how your current accounts will align with Rogue's offerings. To support you during this transition, you'll find the following information included within this packet:

- **Account Mapping Table** – A breakdown showing how your current Members 1st accounts will transition to Rogue accounts.
- **Accounts Rate and Cost Recovery Schedule** – Rogue's Account and Cost Schedule, identifying current interest rates as of **May 9, 2026** and all fees associated with your new accounts. Account features, rates and fees will take effect on June 29, 2026.
- **Key Membership & Account Agreement Differences** – A summary of the most significant differences between Members 1st and Rogue membership terms and account agreements.
- **Eliminated Fees** – A breakdown of all Members 1st eliminated fees as part of your system transition to Rogue.
- **Overdraft Change in Terms Notice** – A summary of changes to the Overdraft Program and Overdraft Coverage.

Your funds remain safe and secure, and your membership will continue without interruption. For complete details, including account agreements, terms, fees, and disclosures, please visit:

<https://www.roguecu.org/agma>.

### **Expanded Products and Services**

As part of the merger, you'll also gain access to a broader selection of accounts, products, and services offered by Rogue, including a high-yield Ownership Account. We will be opening one for each Members 1st primary member. The Ownership Account was designed to reward our loyal member-owner's participation with Rogue. Funds are only deposited into your Ownership Account through our Rogue Rewards programs, but you can make a withdrawal anytime! Keep in mind, once you make a withdrawal, you can only earn more funds into your Ownership Account through participation in Rogue Rewards programs. We encourage you to explore your Ownership Account and other options after the system transition to see how they may support your evolving needs.

### **We're Here for You**

If you have any questions or would like assistance, we're here to help. Call us at 800.856.7328 or stop by your local branch.

Thank you for your loyal membership,

Rogue Credit Union

## Account Mapping Table

### Savings Accounts

Members 1st Account Name	Rogue Credit Union Account Name
Base Savings Account Trust Share UTMA	Regular Savings
Auxiliary Savings Accounts Emergency Savings Holiday Savings*	Sub Savings
Money Market	Money Market

\*Holiday Savings disbursements need to be reestablished after system transition.

### Checking Accounts

Members 1st Account Name	Rogue Credit Union Account Name
Travel Card Flex Checking Prime Time Checking Organization Checking	Regular Checking

### Youth Accounts

Members 1st Account Name	Rogue Credit Union Account Name
Mem-Bear Savings (Age 0-12)	Rogue Rangers Savings
Under 18 (NextGen Savings) (Age 13-17)	Rogue Teen Climbers Savings
Minor Checking (NextGen Checking)	Rogue Teen Climbers Checking

### Certificates

Members 1st Account Name	Rogue Credit Union Account Name
6 Month Certificate	6 Month Certificate

11 Month Special Certificate 12 Month Certificate 18 Month Certificate*	12 Month Certificate
24 Month Certificate	24 Month Certificate
36 Month Certificate	36 Month Certificate

## IRA Accounts

Members 1st Account Name	Rogue Credit Union Account Name
6 Month IRA Certificate	IRA 6 Month Certificate
11 Month Special IRA Certificate 12 Month IRA Certificate 18 Month IRA Certificate*	IRA 12 Month Certificate
24 Month IRA Certificate	IRA 24 Month Certificate
36 Month IRA Certificate	IRA 36 Month Certificate
IRA Account	Traditional IRA Accumulator
Roth IRA	Roth IRA Accumulator
SEP IRA	SEP IRA

*\*18 month certificates. Your current maturity date will remain unchanged. At maturity, your certificate will renew for a term of 12 months rather than 18 months.*

## Loans and Credit Cards

Members 1st Account Name	Rogue Credit Union Account Name
Auto Loan	Auto Loan
RV Loan	Recreational Loan
Debt Consolidation Loan	Personal Loan
Personal Loan	Personal Loan

QCash Loan	Personal Loan
Share Secured Loan	Share Secured Loan
Visa Classic Credit Card	Visa Classic Credit Card

## Mortgages and Home Equities

Members 1st Account Name	Rogue Credit Union Account Name
Mortgage Loan	Mortgage Loan
Home Equity Line of Credit	Home Equity Line of Credit
Home Equity Loan	Home Equity Loan

## MemberFirst Mortgage Loans

Purchase, refinance and construction loans serviced by MemberFirst Mortgage will continue to be serviced by MemberFirst Mortgage after the system transition.

### Payments

*By phone*  
866.636.1052

*Online at*  
[www.memberfirstmortgage.com](http://www.memberfirstmortgage.com)

*Mail to*  
MemberFirst Mortgage, LLC  
Department #771502  
Detroit, MI 48277-1502

### Support

*Call*  
866.636.1052

*Email*  
[servicing@memberfirstmortgage.com](mailto:servicing@memberfirstmortgage.com)

*Online at*  
[www.memberfirstmortgage.com](http://www.memberfirstmortgage.com)



## ACCOUNTS RATE & COST RECOVERY SCHEDULE

This Rate and Cost Recovery Schedule sets forth certain conditions, rates, fees and charges applicable to your savings and checking accounts at Rogue Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Cost Recovery Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Account Rates and Terms						Effective Date: 05/09/2026		
	Annual Percentage Yield	Dividend Rate	Minimum Opening Balance	Minimum Balance To Avoid Fee	Minimum to Earn Dividends	Dividend Compound	Dividend Credited	Dividend Period
Savings	0.05%	0.05%	---	---	\$100	Monthly	Monthly	Monthly
Rogue Rangers Savings: \$0 - \$9,999.99	1.26%	1.25%	---	---	---	Monthly	Monthly	Monthly
Remainder of balance	0.50% - 1.26%	0.50%						
Rogue Climbers Savings: \$0 - \$9,999.99	1.26%	1.25%	---	---	---	Monthly	Monthly	Monthly
Remainder of balance	0.50% - 1.26%	0.50%						
Rogue Climbers Checking:	0.00%	0.00%	---	---	---	---	---	---
Money Market: \$0-\$9,999.99	0.50%	0.50%						
\$10,000-\$24,999.99	0.60%	0.60%						
\$25,000-\$49,999.99	0.75%	0.75%	---	\$2,000	---	Monthly	Monthly	Monthly
\$50,000-\$99,999.99	0.90%	0.90%						
\$100,000-\$149,999.99	1.00%	1.00%						
\$150,000 +	1.00%	1.00%						
Ownership Account*	5.00%	4.89%	N/A	N/A	N/A	Monthly	Monthly	Monthly
IRA Accumulator	0.50%	0.50%	\$100	---	\$100	Monthly	Monthly	Monthly
Regular Checking	0.00%	0.00%	---	---	---	---	---	---
Super Checking	0.05%	0.05%	---	\$1,000	---	Monthly	Monthly	Monthly
MyRewards Checking** \$0-\$1,000	3.00%	2.96%	---	---	---	Monthly	Monthly	Monthly
Remainder of balance	0.00%	0.00%						
MyMoney Market \$0 - \$250,000	3.00%	2.96%						
Remainder of Balances	1.50%	1.49%	---	---	---	Monthly	Monthly	Monthly
With MyRewards Checking Fee**								
Entire Balance	1.50%	1.49%						

### TRUTH-IN-SAVINGS DISCLOSURES

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

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. The Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union. Money Market accounts are tiered rate accounts. For these accounts, the specified Dividend Rate for a tier will apply to the entire account balance if the balance falls within the range for that tier. Youth Savings accounts are blended rate accounts. For these accounts, the dividend rate applicable to a particular balance tier will apply only to the portion of the balance that is within the balance range for that tier. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the Effective Date shown above.
- 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. The Dividend Rate and Annual Percentage Yield set forth above which the Credit Union anticipates paying for the applicable dividend period are accurate as of the Effective Date.
- 3. Compounding and Crediting.** Dividends will be compounded and credited as set forth above. The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth above.
- 4. Accrual of Dividends.** Dividends will begin to accrue on non-cash deposits (e.g. 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, except IRA Accumulator and Money Market accounts.



## ACCOUNTS RATE & COST RECOVERY SCHEDULE

5. **Balance Information.** The minimum balance required to open each account is set forth above. For Money Market and Super Checking accounts, the minimum balance required to avoid a service fee is set forth above. If the minimum balance is not met, there will be a service fee as set forth on the reverse side. For Savings accounts, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For all dividend bearing accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
6. **Ownership Account Limitations\*.** For Ownership Accounts, cashback reward credits are the only deposits permitted to the account. No other deposits permitted. A limit of \$4000 applies each calendar year for transfers through Dividend Max. Once the limit is reached, cashback reward credits will remain in the originating account. Transfers into the Ownership Account through Dividend Max will automatically resume at the beginning of the following year.
7. **Fees and Charges.** The fees and charges applicable to your account, set forth on the reverse side, will be based on your participation with the Credit Union and may change monthly. The fees appearing in this Schedule are accurate and effective for Savings and Checking Accounts as of the Effective Date indicated above. The minimum balance required to avoid a monthly service or participation fee is based on the average daily balance.
8. **Youth Account Features.** For every deposit of \$1.00 or more, you will receive a digital punch on your digital deposit punch card. After five digital punches we will deposit \$2.00 into your Ownership Account. There is a maximum of ten completed digital punch cards per year. Only deposits made at a branch location are eligible. Digital punch cards expire when the member turns 13 years of age.
9. **MyRewards Checking.** \*\*APY = Annual Percentage Yield. APY of 3% will apply to the first \$1000. Balances over \$1000 will earn 0% APY. MyRewards Checking members are eligible for 1% cash back on interest paid into a Qualifying Loan. A Qualifying Loan must be (1) in the same name as the MyRewards Checking Account owner or joint owner; (2) paid from MyRewards Checking Account; and (3) secured by collateral other than real estate, (4) paid current and not past due. Cash back is paid into an Ownership Account in the same name as the MyRewards Checking Account owner at the end of the month. A service fee of \$10 applies to MyRewards Checking unless the following three factors are met by 7 pm on the last day of the month: (1) at least \$1000 is deposited into the account each calendar month. Transfers between accounts under the same tax reported owner do not qualify; (2) at least 10 qualifying transactions, defined as debit card transactions, Zelle® transactions, credit card transactions, ACH transactions to/from Rogue deposit accounts, and check transactions; and (3) enrollment in paperless statements. Rogue Credit Union reserves the right to change these terms at any time. \*\* Upon enrollment of Double Save the Change™ we will (1) round up your MyRewards debit card purchases to the nearest dollar, (2) determine the difference between your original amount and the rounded up amount, (3) multiply that difference by two, and transfer the doubled amount from your checking account to your Ownership Account once each day in two transfers. For the first 30 days, we will match 50% of your transfer. Limit \$100 Double Save the Change™ Match. If you do not have sufficient funds available in your checking account, or if any transaction has overdrawn your checking account, we will not round up daily purchases and we will not make the Double Save the Change™ transfer for that day. The Double Save the Change™ program is subject to change at any time.
10. **MyMoney Market Account.** \*\* APY= Annual Percentage Yield. MyMoney Market Account requires a MyRewards Checking account. If the MyRewards Checking account is closed, the MyMoney Market Account will convert to a standard Money Market offering. Member must meet requirements of the MyRewards Checking, including the requirements to avoid the \$10 service fee, in order to earn higher APY. Failure to avoid the monthly service fee for MyRewards Checking will result in the lower APY. No minimum balance required. Interest rates and APY may change. This account has a sweep function. The terms and conditions can be found in the document titled Demand Deposit Marketplace (DDM) with IDEA Feature Program, which are provided to you at the time of opening the account and available here: <https://www.roguecu.org/agreements-and-disclosures>



## ACCOUNTS RATE & COST RECOVERY SCHEDULE

### OPTIONS TO AVOID A \$5 PARTICIPATION FEE

- Be a member for more than 10 years
- Have \$500 or more in combined deposits (average daily balance on deposits)
- Have an active checking account (direct deposit into a checking account and Online Statements)
- Have a current loan
- Have a paid-off loan (after 2018)
- Be under the age of 25
- Have a portfolio with Rogue Investment Services

If at least one of the above options are not met after three months of membership, a \$5 Participation Fee will be deducted monthly from your account. You are only required to meet one participation option per membership.

ACCOUNT FEES	MEMBER	PREMIER MEMBER *
Account Reconciliation and Research (per hour)	\$25.00	\$25.00
ATM Transactions	All RCU/CO-OP ATM Transactions are free*	
Check Order	Varies*	Varies*
Courtesy checks (per sheet)	\$1.00	No fee
Inactive Membership - monthly service fee (Assessed after 18 months of inactivity)	\$5.00	\$5.00
Money Market - monthly service fee (\$2,000 minimum balance to avoid fee)	\$10.00	No fee
Courtesy Pay Fee (NSFs) that are paid** (Maximum fees of 5 charged per day)	\$14.00	\$14.00
Overdrafts (NSFs) that are returned unpaid	No fee	No fee
Stop Payments (per item or series)	\$25.00	No fee
Super Checking - monthly service fee (\$1,000 minimum balance to avoid fee)	\$5.00	No fee
MyRewards Checking - monthly service fee	\$10.00**	\$10.00**
MISCELLANEOUS SERVICES	MEMBER	PREMIER MEMBER *
Card Printing Fee (\$10 fee after third card issued)	Yes	Yes
Card Rush Order	\$50.00	\$50.00
Official Check Fee	\$3.00	No fee
Foreign Check Fee	Varies	Varies
Garnishments and Levies	\$50.00	\$50.00
Money Order - Issued for up to \$1,000	\$3.00	No fee
Non-Rogue Card Access Fee	\$10.00	No fee
Payment by Phone (debit/credit)	\$15.00	\$15.00
Safe Deposit Box	Varies	Varies
Wire Transfers - Domestic / International	Varies	Varies
ADDITIONAL INFORMATION		
ATM Transaction fees	ATM fees may be charged by other financial institutions or vendors.	
Check Orders - Member	1 free box of "Basic Image" checks at time of account opening.	
Check Orders - Premier Member	2 free boxes of "Basic Image" checks per calendar year.	

\*Premier Member: \$30,000+ in combined loan and deposit balances

\*\* See MyRewards Checking, Section 9, in the Truth-in-Savings Disclosures above for the requirements to avoid the MyRewards Checking monthly service fee, which also affects the APY provided on the MyMoney Market Account as described in Section 10 above.

\*\*NSF items may be presented multiple times by payee and a fee will be assessed at each presentment.

1. This Schedule may not include every fee related to your membership (such as loan-related fees or fees passed on from third parties). If a fee is to be charged outside of this Schedule, it will be disclosed to you before it is assessed.
2. The following accounts will automatically transition from:
  - Rogue Rangers to Rogue Climbers at age 13;
  - Rogue Climbers to regular checking and savings accounts at age 18.

If you have any questions or require current rate information on your accounts, please call us at 800.856.7328.



## **Key Membership and Account Differences**

As part of this transition, there are certain differences between Members 1st and Rogue Credit Union that may affect consumer accounts, business accounts or both. The following summary highlights the most significant items members should be aware of. For complete details, including account agreements, terms, fees and disclosures, please visit: <https://www.roguecu.org/agma>.

### **Membership Maintenance / Participation Fees**

Rogue Credit Union assesses a \$5 monthly participation fee for consumer memberships unless one or more qualifying conditions are met. See the notes above the fee table in the Accounts Rate and Cost Recovery Schedule for detailed qualifications to avoid this fee.

### **Account Inactivity and Closures**

Consumer accounts at Rogue Credit Union may be considered inactive after 12 months of no qualifying activity. An inactivity fee may be assessed after 18 months, consistent with Rogue Credit Union policy.

### **Arbitration and Class Action Provisions**

Rogue Credit Union and Members 1st differ in how certain disputes may be resolved. These differences include the arbitration provider used, opt-out timeframes, potential member costs, and the scope of claims subject to arbitration.

### **Funds Availability and Deposit Cutoff Times**

Deposit cutoff times and fund availability policies may differ. Rogue Credit Union may apply earlier cutoff times and longer hold periods on certain deposits compared to Members 1st.

### **Digital and Electronic Banking Services**

Rogue Credit Union provides expanded electronic banking services and enhanced disclosures related to digital and online account access. Business accounts may also have access to additional treasury-management and fraud-prevention tools.

### **Transaction Posting Order**

The order in which transactions are posted—including deposits, ACH transactions, checks and debit card transactions—may differ and could affect fee assessments.



## ELIMINATED FEES

Effective June 29, 2026

Fee Schedule Changes	Members 1st Credit Union	Rogue Credit Union
<b>Savings Account Fees</b>		
Early Account Closing Fee	\$10	FEE ELIMINATED
Readmittance Fee	\$20	FEE ELIMINATED
<b>Checking Account Fees</b>		
Bill Pay Expedited Service	\$29.95 (charged by Bill Pay)	FEE ELIMINATED
<b>Miscellaneous Fees</b>		
Copy of Deposited Item	\$5 per item	FEE ELIMINATED
Member Check Cashing Fee	\$5 per check	FEE ELIMINATED
Non-Member Check Cashing Fee	\$5 per check	FEE ELIMINATED
Photocopy of Charge Receipt	\$5	FEE ELIMINATED
Statement Copy Fee	\$5	FEE ELIMINATED
<b>Other Services</b>		
Medallion Stamp Fee	\$10 per signature	FEE ELIMINATED
Notary Fee	\$15 per signature	FEE ELIMINATED
Wire Transfer - Domestic (Incoming)	\$10	FEE ELIMINATED
<b>Loan and Credit Card Fees</b>		
Skip-A-Pay Fee	\$15-\$30	FEE ELIMINATED
Credit Card Balance Transfer Fee	\$5 or 5.00% of the amount of each balance transfer	FEE ELIMINATED
Credit Card Cash Advance Fee	\$5 or 5.00% of the amount of each cash advance	FEE ELIMINATED



## Change In Terms Notice

Effective **June 28, 2026**, with the merge of Members 1st Credit Union and Rogue Credit Union, there are a few changes that have been made to the Members 1st Overdraft Program. To review these changes for the program you can review the Membership and Account Agreement found at [roguecu.org](http://roguecu.org). These changes include:

- Decreasing the fee amount to \$14 from \$25.
- Implementing a de-minimis transaction threshold of \$10 meaning that transactions for \$10 or less will not incur a fee.
- The maximum total dollar amount of overdrawn transactions is \$500.
- Enrolling multiple checking accounts with Overdraft Protection is now possible (formerly limited to only one).
- Increasing the maximum number of fees assessed per day from 3 to 5.
- The names that apply to your Overdraft programs are changing.
- Courtesy Pay is changed to Overdraft Coverage with Courtesy Pay:
  - This service may apply when a transaction is processed and approved against insufficient funds and there are no additional funds to transfer from any linked account or line of credit through the Overdraft Protection service. This may cover ACH, checks, recurring debit card transactions, and teller transactions. All checking accounts will be automatically enrolled 6 months after opening a new account. If your account is over 6 months old, you will be enrolled on **June 28, 2026**.
  - If you are already enrolled in Premium Overdraft, no action is required. Recurring debit transactions and teller transactions will now be included.
- Courtesy Pay Extended Coverage is changed to Overdraft Coverage with Courtesy Pay PLUS:
  - This service may apply in the same circumstances as Courtesy Pay, but may also include one-time debit card ATM and point of sale transactions. This service requires you to opt-in. Please contact us at 800.856.7328 or login to online banking to opt-in. You may also do so at any branch location.
- You may opt-out of any overdraft service at any time. Please contact us at 800.856.7328 or login to online banking to opt-out. You may also do so at any branch location.

If there are any questions in regards to these changes please call us at 800.856.7328 or visit a local branch.