

Business Share Accounts		
Inactive account maintenance fee – share account with no activity for 12 consecutive months		Balance < or equal to \$50: \$0.75 per month Balance > \$50 up to \$100: \$1.50 per month
Business Premium and Money Market Accounts		
Average Daily Balance falls below \$500		\$5
Every check paid over six (6) per cycle or month		\$10 per item paid at our discretion
Fees Applicable to All Business Accounts		
NSF / ACH Returned Items / Uncollected Funds		\$30 per presentment <sup>1</sup>
Overdraft / ATM Overdrawn Account		\$30 per presentment <sup>1</sup>
Stop Payment		\$28 per presentment
Invalid Electronic Deposit		\$100 per deposit
Transfer Payment		\$5 per transaction <sup>2</sup>
Account Research/Reconciliation		\$20 per hour <sup>3</sup>
Account Verification		\$20 per verification
Business Checking Account Fees		
Copy of Check		\$3 / 3 free per statement cycle
Official Check		\$5 / 1 free per day
Simple Business Checking		Access Business Checking
Monthly maintenance fee	\$12 unless a daily ledger balance of at least \$1,000 is maintained.	\$16 unless a daily ledger balance of at least \$2,500 is maintained.
Monthly transactions	\$0.25 / each check paid over 50	\$0.25 / each check paid over 75
Treasury Management Services		
Online Wire Origination		
Monthly Service fee	N/A	\$12
Outgoing, Bank-Bank		
Domestic	\$20	\$12
International	\$35	\$25
Inbound Wire – Domestic	\$6	\$6
ACH Online Origination		
Monthly Service fee	N/A	\$12
ACH File Origination	N/A	\$10 / file
ACH Debit / Credit Origination	N/A	\$0.25 / item
Remote Deposit Capture: Monthly fee		
Less than 50 items	N/A	\$25
51 – 100 items	N/A	\$50
101 and more items	N/A	\$75
Other Fees		
Mailed Paper Statement		\$2 per statement
Copy of statement / history		\$5 per statement
ATM Foreign Transaction fee		\$2
Business Debit Card International Transaction fee		1% of transaction amount
Business Debit Card replacement fee		\$10 / card
Money Order		\$2 per money order
Garnishments / Tax Levies / Attachments / Liens		\$100
Night Drop Bag		Price may vary
Checks available through Harland Clarke		Prices vary by style and quantity ordered

	Annual Percentage Yield (APY)	Minimum Balance Required to Open	Balance Method	Minimum Balance Required to Avoid a Monthly Service Fee	Dividend Rate Change Frequency	Dividend Crediting & Compound- ing
Business Share Savings	0.20%	\$5	Daily Balance	\$50	Monthly	Monthly
Simple Business Checking	0.03%	\$100	Daily Ledger Balance	\$1,000	Monthly	Monthly
Access Business Checking	N/A	\$100	Daily Ledger Balance	\$2,500	N/A	N/A
Business Money Market						
Less than \$500	0.00%	\$500	Daily Balance	\$500	Monthly	Monthly
\$500 – \$9,999.99	0.30%					
\$10,000 – \$24,999.99	0.35%					
\$25,000 – \$49,999.99	0.40%					
\$50,000 – \$74,999.99	0.40%					
\$75,000 – \$99,999.99	0.45%					
\$100,000 and greater	0.50%					
Business Premier Money Market						
Less than \$500	0.00%	\$50,000	Daily Balance	\$500	Monthly	Monthly
\$500 – \$9,999.99	0.30%					
\$10,000 – \$49,999.99	0.40%					
\$50,000 – \$99,999.99	0.50%					
\$100,000 – \$149,999.99	0.75%					
\$150,000 – \$499,999.99	0.75%					
\$500,000 – \$2,499,999.99	3.44%					
\$2,500,000 and greater	3.69%					

APY = Annual Percentage Yield; For all accounts, rates are variable and subject to change following account opening; Fees may reduce earnings on an account.

#### Share Savings accounts:

Dividends are calculated using the Daily Balance method, by applying a daily periodic rate to the principal in the account each day. A minimum Daily Balance is required to earn the current APY for the period. A fee will be assessed if a withdrawal performed at any teller window leaves the account balance below the stated minimum.

#### Money Market accounts:

To open these accounts, you must deposit the minimum opening deposit requirements. A minimum balance is required to avoid a fee for each interest period is outlined in the Business Fee Schedule. For all accounts, the interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors.

All accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Business Rate Schedule. Interest is calculated using the Daily Balance method, by applying the daily periodic rate to the principal in the account each day. For tiered accounts, once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account. If you close your account before accrued interest is credited, you will not receive the accrued interest.

#### Access Business Checking:

A minimum balance is required to avoid a fee as outlined on the Business Fee Schedule.

#### Simple Business Checking:

A minimum balance is required to avoid a fee as outlined on the Business Fee Schedule. Interest is calculated using the Daily Ledger Balance method.