

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Business Standard Checking Account	0.00/0.00	—	—	—	—	—	—	—	—
Business Premium Checking Account II	0.00/0.00	—	—	—	—	\$10,000.00	—	—	—
Business Premium Checking Account III	0.00/0.00	—	—	—	—	\$25,000.00	—	—	—
Business IOLTA Checking Account	1.982%/ 2.00%	Monthly	Monthly	Calendar Month	—	—	—	Daily Balance	—
Business iChecking Account	2.716%/ 2.75% 2.960%/ 3.00% 3.203%/ 3.25%	Monthly	Monthly	Calendar Month	\$2,500.00	\$1,000.00	\$2,500.00	Daily Balance	—
Business moneyMAX Money Market Account	2.960%/3.00% 2.967%/ 3.25% 3.445%/ 3.50%	Monthly	Monthly	Calendar Month	\$100,000.00	\$100,000.00	\$100,000.00	Daily Balance	Limitations apply

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate and Fee Schedule are share accounts.

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that 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 IOLTA Checking Account the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors.

For Business iChecking Account the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

The Business iChecking Account is a Tiered Rate account. If your account balance is from \$2,500.00 to \$24,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your account balance is from \$25,000.00 to \$99,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$100,000.00 and over the third Dividend Rate and Annual Percentage Yield will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

The Business Money max Account is a Tiered Rate account. If your account balance is from \$100,000.00 to \$249,999.99 the first Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is from \$250,000.00 to \$499,999.99 the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your account balance is \$500,000.00 and over the third Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. Accrual of Dividends.** The Business iChecking, Business IOLTA, and Business moneyMAX Account will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Business iChecking, Business IOLTA, and Business moneyMAX Account if you close your account before accrued dividends are credited, accrued dividends will not be paid and are forfeited.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Business iChecking and Business moneyMAX Account there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield for that period. For Business iChecking and Business moneyMAX Account using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**6. Account Limitations.** For Business Standard Checking, Business Premium Checking Account II, Business Premium Checking Account III, Business IOLTA Checking, and Business iChecking, no account limitations apply.

For Business moneyMAX Account no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

### FEE SCHEDULE

#### Checking Account Fees

Overdraft fee.....	\$3.00 per item*
NSF fee.....	\$20.00 per item**
Courtesy Pay fee.....	\$20.00 per item*
Stop Payment fee.....	\$20.00 per item
Check Printing fee.....	Prices may vary depending upon style
Check Copy fee.....	\$5.00 per item
Non-Personal Share Checking Account Service fee.....	\$6.00 per month
Non-Personal Premium Checking Account Service fee....	\$6.00 per month

#### Other Service Fees (applicable to all accounts)

Account Reconciliation fee.....	\$15.00 per hour
Account Research fee.....	\$15.00 per hour
Statement Copy fee.....	\$1.00 per copy
Deposited Item Return fee.....	\$10.00 per item
Wire Transfer (incoming) fee.....	\$15.00 per transfer
Wire Transfer (outgoing) fee.....	\$15.00 per transfer
Wire Transfer (foreign) fee.....	\$35.00 per transfer
Money Order fee.....	\$1.00 per money order
Inactive Account fee.....	\$5.00 per month after two (2) years***
Account Closure fee.....	\$25.00 if closed within 90 days of open
Bill Paying Service fee.....	\$1.25 per item
Foreign Check Collection fee.....	\$10.00 per item
Teller Check fee.....	\$2.00 each check
Fax fee.....	\$3.00, limit 4 pages
Tax Levy Processing fee.....	\$25.00 per order
Garnishment Processing fee.....	\$25.00 per order
Collection fee.....	\$10.00 per item
Replacement Member Card.....	\$5.00 per card
Premium Checking II below Minimum balance.....	\$20.00 per month
Premium Checking III below Minimum balance.....	\$40.00 per month
Business iChecking below Minimum balance.....	\$10.00 per month
Return Mail Fee.....	\$5.00 per return
Deposit Verification fee.....	\$5.00 per request
Business Standard Checking deposit Item fee.....	\$0.20 per item in excess of monthly allowable items
Business Premium Checking II deposit Item fee.....	\$0.20 per item in excess of monthly allowable items
Business Premium Checking III deposit Item fee.....	\$0.20 per item in excess of monthly allowable items
Business iChecking deposit Item fee.....	\$0.20 per item in excess of monthly allowable items

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

\*Fee applies when overdraft is created by check, ATM withdrawal, or other electronic means.

\*\*Item is each time there is a presentment for payment. One charge may be presented for payment multiple times and is an item each time.

\*\*\* Fee applies to memberships that are inactive for 24 months or more and have an actual balance of less than \$100.

ACH Origination, Coin Service, excessive daily deposits, or other non-standard services will be disclosed individually prior to opening the account or within 30 days advance notice of any change in fee.