Superior CREDIT UNION

TRUTH IN SAVINGS DISCLOSURE - BUSINESS RATE & FEE SCHEDULE

The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: **10/01/2026**

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	
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	1.736%/1.75%	Monthly	Monthly	Calendar Month	—	—	—	Daily Balance	—
Business iChecking Account	1.736%/1.75% 1.982%/2.00% 2.227%/2.25%	Monthly	Monthly	Calendar Month	$2,500.00	$1,000.00	$5,000.00	Daily Balance	—
Business moneyMAX Money Market Account	2.227%/2.25% 2.472%/ 2.50% 2.716%/ 2.75%	Monthly	Monthly	Calendar Month	$100,000.00	$100,000.00	$100,000.00	Daily Balance	—

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Effective Date: **10/01/2026**

FEE SCHEDULE

Checking Account Fees

Overdraft Transfer 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
ACH Origination	$40.00	per month
Positive Pay	$25.00	per month
CTR Non-Exempt Maintenance	$30.00	per month

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.

Other Service Fees (applicable to all accounts)

Account Reconciliation fee	$15.00	per hour
Escheatment fee	$25.00	per acct.
Statement Copy fee	$1.00	per copy
Deposited Item Return fee	$10.00	per item
Wire Transfer (incoming) fee	$25.00	per transfer
Wire Transfer (outgoing) fee	$25.00	per transfer
Wire Transfer (foreign) fee	$50.00	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
Business Account Stamp fee		variable

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 per item in excess of monthly allowable items	$0.20	
Business Premium Checking II deposit Item fee per item in excess of monthly allowable items	$0.20	
Business Premium Checking III deposit Item fee per item in excess of monthly allowable items	$0.20	
Business iChecking deposit Item fee per item in excess of monthly allowable items	$0.20	

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.

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TRUTH-IN-SAVINGS DISCLOSURE - BUSINESS

The Truth-in-Savings Act (TIS) is a section of the Federal Deposit Insurance Corporation Improvement Act of 1991. The National Credit Union Administration is charged with enforcing this Act, which applies to all credit unions.

The purpose of TIS is to promote and simplify comparisons among accounts at all financial institutions. TIS enables consumers to make informed choices/comparisons among competing claims of financial institutions by requiring disclosure of the interest rates payable on these accounts and the fees assessable against these accounts.

It is the intent of Superior Credit Union to maintain compliance with this federal law pertaining to disclosure of the terms and conditions of all savings programs. The following disclosure information illustrates the various savings alternatives available to members of Superior Credit Union.

The Rate Schedule sets forth certain conditions, rates, fees, and charges applicable to your accounts at Superior Credit Union as of **October 1, 2026**. The Rate Schedule is incorporated as part of this disclosure. If you have any questions regarding any of the accounts offered at Superior Credit Union, please call a member service representative.

BUSINESS STANDARD CHECKING ACCOUNT(S)

Dividend Information:
No dividends are paid on this account.

Minimum Balance Requirements for a **Business Standard Checking Account(s):**
There is no minimum deposit required to open this account and no minimum balance required to maintain this account.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

BUSINESS PREMIUM CHECKING ACCOUNT(S) II

Dividend Information:
No dividends are paid on this account.

Minimum Balance Requirements for a **Business Premium Checking Account(s) II:**
There is no minimum deposit required to open this account and no minimum balance required to maintain this account.

Minimum Balance Requirements to Avoid Service Fee for **Business Premium Checking Account(s) II:**
There is a minimum daily balance required of $10,000.00 each day to avoid a service fee.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

BUSINESS PREMIUM CHECKING ACCOUNT(S) III

Dividend Information:
No dividends are paid on this account.

Minimum Balance Requirements for a **Business Premium Checking Account(s) III:**
There is no minimum deposit required to open this account and no minimum balance required to maintain this account.

Minimum Balance Requirements to Avoid Service Fee for **Business Premium Checking Account(s) III:**
There is a minimum daily balance required of $25,000.00 each day to avoid a service fee.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

BUSINESS IOLTA CHECKING ACCOUNT(S)

Dividend Rate Information:
The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and Crediting:
Dividends will be compounded monthly and will be credited to your account monthly.

Dividend Period:
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method:
Dividends are calculated by the daily balance method that applies a periodic rate to the daily balance in the account for the period. The 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. The period we use is the monthly statement cycle.

Minimum Balance Requirements for **Business IOLTA Checking Account (s):**
There is no minimum deposit required to open this account and no minimum balance required to maintain this account. There is no minimum required to obtain the disclosed annual percentage yield.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

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BUSINESS ICHECKING ACCOUNT(S)

Tiered Rate Dividend Information:
This tiered interest rate and annual percentage yield may change each calendar month, as determined by the Credit Union board of directors. The tier Dividend rate will apply to the entire account balance once the account balance reaches or decreases, *as of the last dividend declaration date*, to the corresponding Daily Balance for the tier.

Scheduled Tier Rates	Daily Balance
TIER RATE 1	$2,500.00 to $24,999.99
TIER RATE 2	$25,000.00 to $99,999.99
TIER RATE 3	$100,000.00 and more

For Example:

Tier 1 - As of the last dividend declaration date, if your daily balance was $2,500.00 to $24,999.99, the dividend rate paid on the entire balance in your account would be the Tier 1 rate.

Tier 2 - As of the last dividend declaration date, if your daily balance was $25,000.00 to $99,999.99, the dividend rate paid on the entire balance in your account would be the Tier 2 rate.

Tier 3 - As of the last dividend declaration date, if your daily balance was $100,000.00 and more, the dividend rate paid on the entire balance in your account would be the Tier 3 rate.

Compounding and Crediting:
Dividends will be compounded monthly and will be credited to your account monthly.

Dividend Period:
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method:
Dividends are calculated by the daily balance method that applies a periodic rate to the daily balance in the account for the period. The 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. The period we use is the monthly statement cycle.

Minimum Balance Requirements for **Business iChecking Account(s):**
The minimum required to open this account is $2,500.00. To obtain the annual percentage yield disclosed, you must maintain a minimum balance of $5,000.00 in the account each day to obtain the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Minimum Balance Requirements to Avoid Service Fee for **Business iChecking Account (s):**
There is a minimum daily balance required of $1,000.00 each day to avoid a service fee.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

BUSINESS moneyMAX MONEY MARKET ACCOUNT(S)

Tiered Rate Dividend Information:
This tiered interest rate and annual percentage yield may change each calendar month, as determined by the Credit Union board of directors. The tier Dividend rate will apply to the entire account balance once the account balance reaches or decreases, *as of the last dividend declaration date*, to the corresponding Daily Balance for the tier.

Scheduled Tier Rates	Daily Balance
TIER RATE 1	$100,000.00 to $249,999.99
TIER RATE 2	$250,000.00 to $499,999.99
TIER RATE 3	$500,000.00 and more

For Example:

Tier 1 - As of the last dividend declaration date, if your daily balance was $100,000.00 to $249,999.99, the dividend rate paid on the entire balance in your account would be the Tier 1 rate.

Tier 2 - As of the last dividend declaration date, if your daily balance was $250,000.00 to $499,999.99, the dividend rate paid on the entire balance in your account would be the Tier 2 rate.

Tier 3 - As of the last dividend declaration date, if your daily balance was $500,000.00 and more, the dividend rate paid on the entire balance in your account would be the Tier 3 rate.

Compounding and Crediting:
Dividends will be compounded monthly and will be credited to your account monthly.

Dividend Period:
For this account type, the dividend period is monthly, for example the beginning date of the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your account prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

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Daily Balance Computation Method:
Dividends are calculated by the daily balance method that applies a periodic rate to the daily balance in the account for the period. The 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. The period we use is the monthly statement cycle.

Minimum Balance Requirements for **Business moneyMAX Money Market Account(s):**
The minimum required to open this account is $100,000.00. To obtain the annual percentage yield disclosed, you must maintain a minimum balance of $100,000.00 in the account each day to obtain the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Minimum Balance Requirements to Avoid Service Fee for **Business moneyMAX Money Market Account(s):**
There is a minimum daily balance required of $100,000.00 each day to avoid a service fee.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

COMMON FEATURES

All Business accounts offered by Superior Credit Union share several common features. These features are:

Membership:
You must complete purchase of a $5.00 par value share in the credit union (par value of one share is $5.00) and be a member in good standing. If the balance in your Share Savings Account decreases below $5.00, the Credit Union may, at its option, apply fees according to the separate Rate & Fee Schedule or close your account.
We reserve the right to suspend services to a member who is not in good standing, which include, but are not limited to, members who: (i) are delinquent on any loan with this Credit Union; (ii) have a Share Savings balance of less than a $5.00 minimum; (iii) have caused any financial loss to this Credit Union; (iv) have any unresolved Non-Sufficient Fund Checks outstanding, whether in regard to a deposit or otherwise; (v) have not paid the Credit Union any fees or costs owing to it; or (vi) have a negative balance in any account.

Minimum Balance Accounts:
For the Superior Business Money Max Account and Business IChecking Account, you must maintain the specified minimum daily balance to avoid closure. If the account balance is reduced below the minimum daily balance required to earn the minimum disclosed APY, the account will be closed and the funds transferred to your Share Savings Account and will earn the APY applicable to the Share Savings Account. For the Share/Savings Account, if the minimum balance is not maintained each day of that monthly account period, the account may be closed by the Credit Union.

Rates and Tiered Rates:
For the current dividend rate and corresponding APY, refer to the Dividend Rate Sheet on our website or ask us for the dividend rate sheet and is hereby incorporated by this reference to this disclosure.

Fee for Overdrawing Accounts:
Fees for ATM and one-time debit card transaction, as well as fees for each check you write, Debit Card withdrawals, Debit Card point of purchases, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction drawn on insufficient funds, or an item transaction, you must consent to the Credit Union's overdraft protection plan tin order for the transaction amount to be covered under the overdraft protection plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are disclosed in the Credit Union Rate & Fee Schedule for the member's opt-in choice for overdraft protection and the charges.
If you consent to the Credit Union's overdraft protection plan, this means you want the Credit Union to approve and pay your everyday debit card transactions, at our discretion, when you don't have enough money available (this includes available funds in your linked Overdraft Protection account, if enrolled). Fees may apply as per our separate Rate & Fee Schedule.

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

Accrual of Dividends on Noncash Deposits:
Dividends will begin to accrue on the business day you deposit noncash (e.g. checks) to your account.

National Credit Union Deposit Insurance:
The National Credit Union Share Insurance Fund federally insures member accounts up to $250,000.00.

Transaction Limitations:
We reserve the right to at any time require not less than seven days written notice, nor more than 60 days written notice before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Federal Reserve Regulation D.

Fees:
Please refer to our separate Rate & Fee Schedule for additional information fees that may apply to your account.

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