

Federally Insured by NCUA

EFFECTIVE January 1, 2024

BUSINESS DEPOSIT ACCOUNT RATES

Saving Account Information

| Account Name | Minimum Deposit to Open | Minimum Collected Balance to Earn the Stated APY | Dividend Rate (%) | Annual Percentage Yield (APY) % |
|-----------------------|-------------------------|--|-------------------|---------------------------------|
| Business Savings | \$5 | \$0 | 0.05% | 0.05% |
| Business Money Market | \$5 | \$0.00 - \$499.99 | 0.00% | 0.00% |
| | | \$500 - \$24,999.99 | 0.65% | 0.65% |
| | | \$25,000 - \$99,999.99 | 0.75% | 0.75% |
| | | \$100,000 - \$249,999.99 | 2.05% | 2.07% |
| | | \$250,000 - \$499,999.99 | 3.05% | 3.10% |
| | | \$500,000+ | 4.05% | 4.13% |

Checking Account Information

| Account Name | Open | Earn the Stated APY | Dividend Rate (%) | (APY) % |
|-------------------------|------|---------------------|-------------------|---------|
| Power Business Checking | \$5 | \$0.01 + | 0.05% | 0.05% |
| Community Checking | \$5 | \$0.00 - \$499.99 | 0.00% | 0.00% |
| | | \$500 + | 0.05% | 0.05% |

Certificate Information

Business and personal rates are the same. See Truth-In-Savings Disclosure.

Rates subject to change daily

Business Account Fee Schedule

EFFECTIVE January 1, 2024
All prices are subject to change.

Business Checking Pricing Guide

Checking fees assessed approximately 12 days after the end of the month

FREEDOM BUSINESS CHECKING

| | |
|---|--------|
| Minimum deposit to open | \$5 |
| Monthly maintenance fee | \$0 |
| Monthly transactions at no charge | 100 |
| <i>Based on the aggregated volume of deposits, deposited items, paid items, ACH credit, ACH debits, and RDC items</i> | |
| Excess transaction item fee | \$0.25 |

POWER BUSINESS CHECKING

| | |
|---|---|
| Minimum deposit to open | \$5 |
| Monthly maintenance fee | \$20 |
| Average daily balances to offset maintenance fee | \$5000 |
| Monthly transactions at no charge | 500 |
| <i>Based on the aggregated volume of deposits, deposited items, paid items, ACH credit, ACH debits, and RDC items</i> | |
| Excess transaction item fee | \$0.25 |
| Balance earns dividends | see business rate schedule for current rate |

CHOICE COMMERCIAL CHECKING

| | |
|---|------|
| Monthly maintenance fee | \$15 |
| <i>An earnings credit is applied to offset monthly fees. Subject to change at any time.</i> | |
| <i>Contact Member Business Services at 877.275.2228 for further information.</i> | |

COMMUNITY CHECKING

| | |
|---|---------------------------------------|
| Minimum deposit to open | \$5 |
| Monthly maintenance fee | \$0 |
| Monthly transactions at no charge | 300 |
| <i>Based on the aggregated volume of deposits, deposited items, paid items, ACH credit, ACH debits, and RDC items</i> | |
| Excess transaction item fee | \$0.25 |
| Additional benefits | dividends paid on balances over \$500 |

Business Savings and Money Market Pricing Guide

BUSINESS SAVINGS

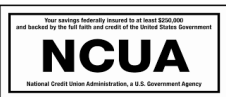
| | |
|---|---|
| Monthly maintenance fee | \$5 |
| Daily balances to offset maintenance fees | \$100 |
| <i>Assessed if balance falls below minimum, no other account relationships exist, and no activity for over one year</i> | |
| Balance earns dividends | see business rate schedule for current rate |

BUSINESS MONEY MARKET

| | |
|---|---|
| Monthly maintenance fee | \$5 |
| Daily balances to offset maintenance fees | \$500 |
| Balance earns dividends | see business rate schedule for current rate |

Limitations on all Money Market and Savings Accounts

The total withdrawal transactions for all Money Market and Savings accounts are limited to a maximum of six (6) transactions per calendar month. This includes checks, withdrawals using a debit card, overdraft transfers or payments, and automatic or electronic withdrawals such as ACH withdrawals or bill payments. Withdrawals made in person or ATM are excluded. The Credit Union will impose an excess withdrawal fee of \$5.00 for each transaction exceeding these limitations.



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General Fees

| | |
|--|-------------------------------------|
| Account Research | \$20/hour |
| ATM, CCU | No charge |
| ATM, non-CCU | No charge, surcharge fees may apply |
| ATM/Debit Card | |
| International transaction, multiple currency | 1% of purchase amount |
| International transaction, single currency | 0.8% of purchase amount |
| Address | \$10/month |
| Cashiers Checks | \$5 |
| Copy of a cashiers check | \$5 |
| Copy of a check | \$3 |
| Copy of a deposited check | \$3 |
| Debit card replacement with expedited shipping | \$25 |
| Foreign Checks | \$20 |
| History printout, each month after 3 | \$5 |
| History printout, up to 3 months | \$5 |
| Inactive Account Fee | \$5/month/account |
| Levies, Garnishments, and Subpoenas | \$100 |
| Money Orders | \$5 |
| Non-member On-Us check cashing | \$10 |
| Overdraft | \$ 0 |
| Overdraft Transfer Service | \$10 |
| Returned deposited check | \$30 per presentment |
| Returned Statement/month | \$10 |
| Statement reconciliation | \$20/hour |
| Statements, online banking | No charge |
| Statements, paper | \$5/month |
| Stop Payment | \$30 |

Business Online Banking

| | |
|--|-------------|
| ACH file reversal | \$10 |
| ACH NOC | \$5 |
| ACH returned item fee | \$5 |
| Bill payment, up to 40/month | No charge |
| Bill payment, after 41+ | \$0.50 each |
| Bill payment, expedited via ACH | \$9.95 |
| Bill payment, expedited via check | \$14.95 |
| Business online banking, first 2 users | No charge |
| Business online banking, each user after 2 | \$5/month |
| Stop Payment | \$30 |

Wires

| | |
|------------------------|------|
| Domestic incoming | \$10 |
| Domestic outgoing | \$25 |
| International incoming | \$10 |
| International outgoing | N/A |

Member Business Services (additional fees apply)

| | |
|-----------------------|------------------------|
| ACH Debit Block | Merchant Services |
| ACH Origination | Remote Deposit Capture |
| ACH Positive Pay | Reverse Positive Pay |
| Business Credit Cards | Visa Gift Cards |
| Check Positive Pay | Zero Balance Account |
| Loan Sweep | |