

**Business Account Rate Sheet**

**Dividend Declaration Date: 01/01/2021**

Account Type	Min. Opening	Balance	Min. to avoid Service Fee	Dividend Rate	*APY
<b>Dividends compounded/credited monthly; dividend period - calendar month</b>					
Business Membership Savings	\$10.00	\$10.00 min. to earn stated APY		0.15	0.15
Business Savings	\$10.00	\$10.00 min. to earn stated APY		0.15	0.15
<b>No dividends paid on these accounts</b>					
Business Checking	\$50.00	n/a		n/a	n/a
<b>Dividends compounded/credited monthly; dividend period - calendar month</b>					
Business Premier Checking	\$500.00	\$10,000.00 to earn stated APY	\$10,000.00	0.10	0.10
Business Money Market	\$2,500.00	\$2,500.00 to \$9,999.99		0.20	0.20
Business Money Market		\$10,000.00 to \$24,999.99		0.25	0.25
Business Money Market		\$25,000.00 to \$49,999.99		0.30	0.30
Business Money Market		\$50,000.00 and higher		0.35	0.35

Account Type	Min. Opening	Balance Tier	Dividend Rate	*APY
<b>Dividends compounded / credited monthly; dividend period - calendar month; additional deposits not allowed; withdrawals allowed with penalty; automatic renewal. See a member service representative for details.</b>				
6 month certificate	\$500.00	\$500.00 to \$24,999.99	0.40	0.40
		\$25,000.00 to \$49,999.99	0.40	0.40
		\$50,000.00 to \$99,999.99	0.45	0.45
		\$100,000.00 and higher	0.45	0.45
12 month certificate	\$500.00	\$500.00 to \$24,999.99	0.55	0.55
		\$25,000.00 to \$49,999.99	0.55	0.55
		\$50,000.00 to \$99,999.99	0.60	0.60
		\$100,000.00 and higher	0.60	0.60
18 month certificate	\$500.00	\$500.00 to \$24,999.99	0.60	0.60
		\$25,000.00 to \$49,999.99	0.60	0.60
		\$50,000.00 to \$99,999.99	0.65	0.65
		\$100,000.00 and higher	0.65	0.65
24 month certificate	\$500.00	\$500.00 to \$24,999.99	0.65	0.65
		\$25,000.00 to \$49,999.99	0.65	0.65
		\$50,000.00 to \$99,999.99	0.70	0.70
		\$100,000.00 and higher	0.70	0.70
30 month certificate	\$500.00	\$500.00 to \$24,999.99	0.70	0.70
		\$25,000.00 to \$49,999.99	0.70	0.70
		\$50,000.00 to \$99,999.99	0.75	0.75
		\$100,000.00 and higher	0.75	0.75
36 month certificate	\$500.00	\$500.00 to \$24,999.99	0.70	0.70
		\$25,000.00 to \$49,999.99	0.70	0.70
		\$50,000.00 to \$99,999.99	0.75	0.75
		\$100,000.00 and higher	0.75	0.75
48 month certificate	\$500.00	\$500.00 to \$24,999.99	0.75	0.75
		\$25,000.00 to \$49,999.99	0.75	0.75
		\$50,000.00 to \$99,999.99	0.80	0.80
		\$100,000.00 and higher	0.80	0.80
60 month certificate	\$500.00	\$500.00 to \$24,999.99	0.80	0.80
		\$25,000.00 to \$49,999.99	0.80	0.80
		\$50,000.00 to \$99,999.99	0.85	0.85
		\$100,000.00 and higher	0.85	0.85

\*Annual Percentage Yield





**Business Account Fee Schedule**

Effective Date: 03/11/2020

**Business Membership Savings Account Fees**

Returned Mail \$5.00 per month (refundable)

**Business Premier Checking Account**

Average Daily Balance Service charge \$25.00 per mo. if min. not met

**Business Money Market Account**

Over 3 checks per mo \$15.00 per check

**Wire Transfers**

Wire transfer (outgoing) \$15.00 per transfer  
 Wire transfer CU to CU \$5.00 per transfer  
 International Wires (Outgoing) \$35.00 per transfer  
 Domestic wires \$15.00 per transfer  
 Western Union wires varies by destination (at participating branches)

**Bill Pay Fees**

Stop Pay \$25.00 per item  
 Rush Payment - Next Day \$19.95 per item  
 Rush Payment - 2nd Day \$14.95 per item  
 Electronic Delivery - 2nd Day \$4.95 per item  
 Gift Payment \$2.99 per item  
 Charitable Donation \$1.99 per item

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

Account Reconciliation / Research \$15.00 per hour  
 Statement copy \$2.00 per statement  
 Deposited item return \$5.00 per item  
 Money order \$0.50 per money order  
 Cashier's check \$1.00 per check  
 Mail withdrawal check \$1.00 per check  
 Replacement vinyl \$5.00 per bag  
 Lock bag \$30.00 per bag  
 Lock bag key replaced \$5.00 per pair  
 Check copy \$3.00 per item  
 Stop payment on Corp / Cashiers' check \$25.00 per item  
 ACH return \$25.00 per return  
 Stop pymt on ACH item \$25.00 per item  
 Stop payment \$25.00 per request  
 Returned item (self to self) \$25.00 per item  
 Returned item (third party) \$5.00 per item

FedEx check withdrawal \$15.00 per check  
 Credit Union check \$1.00 per check  
 Uncollected funds \$25.00 per item  
 Insufficient funds \$25.00 per item  
 Check Printing prices vary depending on style

Collection Item \$10.00 per item  
 Incoming domestic/foreign Collection Item \$10.00 per item  
 Outgoing domestic Collection Item \$20.00 per item  
 Outgoing foreign Inactivity after 12 mos \$5.00 per month (refundable)  
 On accts with bal > \$100

**Electronic funds transfer**

Non proprietary ATM Withdrawal/transfer \$1.00 per transaction  
 Debit card replacement \$5.00 per card  
 ATM card replacement \$5.00 per card  
 Rush order Debit check card \$25.00 per card  
 Visa Transaction Receipt \$20.00 each

**Gift Cards**

VISA Gift Card \$2.00 per card  
 Lost/Stolen Card \$5.00 per card  
 Inactivity Fee \$2.95 per month after 12 consecutive months of inactivity

**ePayments Portal**

ACH or Debit Card Payment \$10.00 per transaction

The rates appearing in this schedule are accurate and effective for accounts as of the last dividend declaration date indicated on this Rate and Fee Schedule. If you have any questions or need current rate and fee information please call us at 713-844-1100.

Federally insured by NCUA

