

## Business Account Rate Sheet

Dividend Declaration Date: 10/01/2019

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		0.25	0.25
Business Savings	\$10.00	\$10.00 min. to earn stated APY		0.25	0.25

**No dividends paid on these accounts**

Business Checking	\$50.00	n/a		n/a	n/a
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**Dividends compounded/credited monthly; dividend period - calendar month**

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		0.75	0.75
Business Money Market		\$10,000.00 to \$24,999.99		0.80	0.80
Business Money Market		\$25,000.00 to \$49,999.99		0.85	0.85
Business Money Market		\$50,000.00 and higher		0.90	0.90

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	1.59	1.60
		\$25,000.00 to \$49,999.99	1.59	1.60
		\$50,000.00 to \$99,999.99	1.64	1.65
		\$100,000.00 and higher	1.64	1.65
12 month certificate	\$500.00	\$500.00 to \$24,999.99	1.98	2.00
		\$25,000.00 to \$49,999.99	1.98	2.00
		\$50,000.00 to \$99,999.99	2.03	2.05
		\$100,000.00 and higher	2.03	2.05
18 month certificate	\$500.00	\$500.00 to \$24,999.99	2.13	2.15
		\$25,000.00 to \$49,999.99	2.13	2.15
		\$50,000.00 to \$99,999.99	2.18	2.20
		\$100,000.00 and higher	2.18	2.20
24 month certificate	\$500.00	\$500.00 to \$24,999.99	2.23	2.25
		\$25,000.00 to \$49,999.99	2.23	2.25
		\$50,000.00 to \$99,999.99	2.28	2.30
		\$100,000.00 and higher	2.28	2.30
30 month certificate	\$500.00	\$500.00 to \$24,999.99	2.23	2.25
		\$25,000.00 to \$49,999.99	2.23	2.25
		\$50,000.00 to \$99,999.99	2.28	2.30
		\$100,000.00 and higher	2.28	2.30
36 month certificate	\$500.00	\$500.00 to \$24,999.99	2.47	2.50
		\$25,000.00 to \$49,999.99	2.47	2.50
		\$50,000.00 to \$99,999.99	2.52	2.55
		\$100,000.00 and higher	2.52	2.55
48 month certificate	\$500.00	\$500.00 to \$24,999.99	2.62	2.65
		\$25,000.00 to \$49,999.99	2.62	2.65
		\$50,000.00 to \$99,999.99	2.67	2.70
		\$100,000.00 and higher	2.67	2.70
60 month certificate	\$500.00	\$500.00 to \$24,999.99	2.67	2.70
		\$25,000.00 to \$49,999.99	2.67	2.70
		\$50,000.00 to \$99,999.99	2.72	2.75
		\$100,000.00 and higher	2.72	2.75

\*Annual Percentage Yield



## Business Account Fee Schedule

Effective Date: 04/01/2019

### 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  
On accts with bal > \$100 (refundable)

### 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  
Receipt copy of Debit transaction \$18.00 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

