



## Business Rate Schedule

Effective Date 01.01.2026

Product Name	Dividend Rate/ Annual Percentage Yield (APY)	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee
Business Savings	0.01% / 0.01%	\$25	—
Business Checking	—	\$5	\$5,000*
Business Money Market	2.00% / 2.02%	\$1,000	\$1,000
Business 3 Month Certificate of Deposit	3.00% / 3.04%	\$500	—
Business 6 Month Certificate of Deposit	3.25% / 3.30%	\$500	—
Business 12 Month Certificate of Deposit	3.75% / 3.82%	\$500	—

\*Waived for 501(c)3 non-profits or enrolled in TAPCO Merchant Services

## Business Fee Schedule

Effective Date 01.01.2026

Fee	Amount
Business Checking	\$10 if minimum balance not met
Business Money Market	\$10 if minimum balance not met
NSF	\$32 per returned item
Courtesy Pay	\$32
Overdraft Protection	\$5 per transfer
ATM Transaction	\$0.50 for each ATM transaction at an ATM not owned by the Credit Union
Money Orders	\$3
Credit Union Checks	\$4
Deposit Item Return	\$20
Inactive Account	\$5 per month after 1 year of inactivity
Wire Fee - Incoming	\$20
Wire Fee - Domestic Outgoing	\$25
Stop Payment	\$32
Copy of Draft or CU Check	\$1.50 per item
Replacement Statement	\$1 per page
Legal Services/Garnishments/Levies	\$75
Payment by Phone	\$15 per payment
Returned Mail	\$5 per month (after 2 months)

**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 Savings and Business Money Market Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule.

For all Certificate of Deposit accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each Certificate of Deposit, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. At your option, you may choose to have dividends credited to your certificate account or transferred to another account of yours. If you elect to have dividends transferred to another account of yours, compounding will not apply.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Business Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. For Business Checking accounts, there is an average monthly balance required to avoid a service fee for the dividend period. If the average monthly balance requirement is not met during each month of the dividend period, you will be charged a service fee as stated in the Business Fee Schedule. For Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Business Fee Schedule. For Business Savings and Business Money Market, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**5. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Business Savings and Business Money Market Checking, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**6. TRANSACTION LIMITATIONS** — For all Certificate of Deposits, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals of principal are not allowed. Withdrawals of dividends are not subject to penalty.

**7. MATURITY** — Your Certificate of Deposit will mature as stated on this Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 3 months forfeit all dividends earned

Terms of 6 months 90 days' dividends

Terms of 12 months or longer 180 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**9. RENEWAL POLICY** — The renewal policy for your certificate account is stated in the Rate Schedule. For accounts that automatically renew for another term upon maturity, you have a grace period of seven (7) business days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**10. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

**11. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 5

**12. RATES** — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Business Account Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

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