

BUSINESS SERVICES FEE SCHEDULE

SAVINGS ACCOUNT FEES

Service charge	\$2.00 per month if minimum balance is not maintained
Savings account closing	\$10.00 if account is opened less than six months

MONEY MARKET ACCOUNT FEES

Advantage Business Money Market service charge	\$10.00 per month if average daily balance is below \$10,000
Business Performance Fund/ Business Performance Plus service charge	\$10.00 per month if average daily balance is below \$1,000
Excessive draft fee	\$10.00 per draft
Performance Fund/ Performance Plus drafts	Prices vary for pre-printed drafts

CHECKING ACCOUNT FEES

Check printing	Prices vary depending on style
Traditional Business account service charge	\$10.00 per month if average daily balance is below \$1,000
Advantage Business account service charge	\$10.00 per month if average daily balance is below \$5,000
Debit card replacement	First replacement card is free, \$10.00 for each subsequent card
Temporary checks	\$2.00 per book

OTHER SERVICE FEES

(Apply to all accounts)

Online banking: eBranch, ePay & eStatements	FREE
Mobile banking	FREE
VISA® debit card	FREE
ATM card	\$3.00 per month
ATM balance inquiry	\$1.00 per inquiry
ATM surcharge	\$1.00 per transaction for savings-only holders
Account reconciliation	\$20.00 per hour
Account research	\$20.00 per hour
Canceled check copy	\$1.00 per copy
Cashier's check	\$3.00 per check
Check-by-Phone	\$10.00 per check
Collection items	\$10.00 per item
Deposited item return	\$5.00 per item
Dormant account*	\$5.00 per month
Garnishments/tax levy	\$20.00 per item
Insufficient funds	\$28.00 per item
Money order	\$2.00 per item
Overdraft transfer	\$2.00 per transaction
Service wire	\$5.00 per wire
Statement copy	\$3.00 per copy
Stop payment	\$28.00 per item
Undeliverable mail	\$10.00 after second return
Verification of deposit	\$10.00 per item
Wire transfer, domestic	\$17.00 per transfer
Wire transfer, international	\$40.00 per transfer

* Less than \$100 and no activity for 6 months.

DIVIDEND TIERS

Advantage Business Checking, Business Performance Fund, Business Performance Plus and Advantage Business Money Market accounts earn dividends according to the following tiers:

ADVANTAGE BUSINESS CHECKING

\$0.00 – \$4,999
\$5,000 – \$9,999
\$10,000 – \$24,999
\$25,000+

ADVANTAGE BUSINESS MONEY MARKET

(Advantage Business Checking Required)

\$0.00 – \$49,999
\$50,000 – \$99,999
\$100,000 – \$199,999
\$200,000+

BUSINESS PERFORMANCE FUND

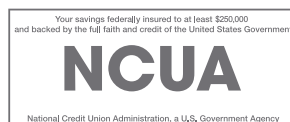
\$0.00 – \$999
\$1,000 – \$4,999
\$5,000 – \$9,999
\$10,000 – \$24,999
\$25,000 – \$49,999
\$50,000 – \$74,999
\$75,000+

BUSINESS PERFORMANCE PLUS

\$0.00 – \$999
\$1,000 – \$2,499
\$2,500 – \$9,999
\$10,000 – \$24,999
\$25,000 – \$49,999
\$50,000 – \$99,999
\$100,000+

This rate and fee schedule is accurate as of this date. Rates and fees are subject to change. If you have questions regarding the rate and fee information, please contact the Credit Union at (800) 897-6991.

BUSINESS SERVICES RATE & FEE SCHEDULE



BUSINESS SERVICES RATE SCHEDULE

EFFECTIVE DATE: _____

CHECKING ACCOUNTS	DIVIDEND INFORMATION				BALANCE REQUIREMENTS			ACCOUNT FEATURES	
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividends Period	Minimum Opening Deposit	Minimum to Avoid Service Fee	Minimum to Earn Stated APY	Number of FREE drafts per month*	Number of FREE deposits per month*
Small Business	N/A	N/A	N/A	N/A	\$100	\$0	N/A	75	25
Traditional Business	N/A	N/A	N/A	N/A	\$100	\$1,000	N/A	150	50
Advantage Business	/	Monthly	Monthly	Calendar Month	\$5,000	\$5,000	Tiered†	200	100

* The cost per item over the limit is 25¢.

† See back panel for tiers.

SAVINGS & MONEY MARKET ACCOUNTS	DIVIDEND INFORMATION				BALANCE REQUIREMENTS		
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividends Period	Minimum Opening Deposit	Minimum to Avoid Service Fee	Minimum to Earn Stated APY
Business Savings	/	Monthly	Monthly	Calendar Month	\$25	\$25	\$0
Business Sub Savings	/	Monthly	Monthly	Calendar Month	\$0	\$0	\$0
Business Performance Fund	/	Monthly	Monthly	Calendar Month	\$1,000	\$1,000	Tiered†
Business Performance Plus	/	Monthly	Monthly	Calendar Month	\$1,000	\$1,000	Tiered†
Advantage Business Money Market <i>(Advantage Business Checking Required)</i>	/	Monthly	Monthly	Calendar Month	\$10,000	\$10,000	Tiered†

† See back panel for tiers.

ACCOUNT DISCLOSURES

Balances on Business Savings and Business Checking accounts are calculated using the average daily balance method. The average daily balance method applies a periodic rate to the average balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Balances on Business Performance Fund, Business Performance Plus and Advantage Business Money Market accounts are calculated using the daily balance method. The daily balance method applies a daily periodic rate to the balance each day.

Transfers from a money market or a savings account to another account or to third parties by pre-authorized, automatic, Internet, telephone or other electronic means, along with checks and debit cards, are limited to six per calendar month or statement cycle.

The dividend rate and annual percentage yield may change at any time as determined by the Credit Union's board of directors.

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rate and yield that the Credit Union anticipates paying for the applicable dividend period. Dividends begin to accrue on noncash items (i.e. checks) on the business day you make the deposit to your account. If you close your account before dividends are credited, accrued dividends will not be paid. Fees may reduce the earnings on any account.

Share certificates are available with various terms. Minimum to open is \$500.

Credit Union membership savings (Share) par value is \$5.00.