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# Business Checking and Savings Account Rate and Terms

**EFFECTIVE DATE:**  
 04/1/2024 to 04/30/2024

BUSINESS SAVINGS				
Account Type	Minimum Opening / Ongoing Balance	Minimum Monthly Balance to Earn APY	APY %	Rate %
Business Savings	\$5.00 / \$5.00	\$0.00	<b>0.15%</b>	<b>0.15%</b>
Select Savings	\$0.00 / \$0.00	\$0.00		<b>0.15%</b>
Money Market	\$10,000.00 / \$0.00	\$0 - \$ 9,999	<b>0.15%</b>	<b>0.150%</b>
		\$10,000 - \$24,999	<b>1.30%</b>	<b>1.292%</b>
		\$25,000 - \$49,999	<b>1.50%</b>	<b>1.489%</b>
		\$50,000 - \$99,999	<b>1.95%</b>	<b>1.931%</b>
		\$100,000 - \$249,999	<b>2.35%</b>	<b>2.323%</b>
		\$250,000+	<b>2.70%</b>	<b>2.664%</b>

BUSINESS CHECKING				
Account Type	Minimum Opening Balance	Minimum Monthly Balance to Earn APY	APY %	Rate %
Business Essential Checking	\$100.00	\$0.00	<b>0.05%</b>	<b>0.05%</b>
Business Volume Checking	\$100.00	\$0.00	<b>0.05%</b>	<b>0.05%</b>

BUSINESS INVESTMENT CERTIFICATES				
Please request the most current Investment Certificate Rate Sheet				

**Compounding and Crediting:** Dividends will be compounded and credited monthly. The dividend period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month. APY = Annual Percentage Yield.

**Balance Information:** To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. The minimum balance required to open or maintain each account is set forth above. The minimum monthly balance required to earn dividends and/or avoid a service fee is set forth above. The

Average Daily Balance method used to calculate dividends adds the full amount of principal in the account each day of the period, divides that figure by the number of days in the period, and applies a periodic rate to the result.



# BUSINESS ACCOUNT RATE AND FEE SCHEDULE

EFFECTIVE DATE:

04/1/2024 to 04/30/2024

## BUSINESS SAVINGS

Below Par Value Fee \_\_\_\_\_ \$5.00<sup>4</sup>  
(if balance is less than \$5 and no activity for more than 6 months)

Inactive Membership Fee \_\_\_\_\_ \$5.00<sup>4</sup>  
(no activity for 24 consecutive months)

Unclaimed Property Processing Fee \_\_\_\_\_ \$50.00

## BUSINESS ESSENTIAL CHECKING

Monthly Maintenance Fee \_\_\_\_\_ \$7.00  
(waived with \$1,500 average daily balance)

Deposited Item/Checks Paid \_\_\_\_\_ \$0.40  
(in excess of 75 per month)

## BUSINESS VOLUME CHECKING

Monthly Maintenance Fee \_\_\_\_\_ \$10.00  
(waived with \$2,500 average daily balance)

Deposited Item/Checks Paid \_\_\_\_\_ \$0.40  
(in excess of 300 per month)

## AUTOMATED TELLER MACHINE (ATM)

Network ATM (Non-TruWest/Non-Co-Op) Withdrawal \_\_\_\_\_ \$2.00  
(if more than five per month/per membership)<sup>5</sup>

TruCourtesy Pay Program ATM Transaction Fee \_\_\_\_\_ \$15.00

## ALL CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

(as applicable)

Overdraft Protection \_\_\_\_\_ \$2.00  
Plan Fee  
(per item paid from Share Savings, Visa Credit Card or Personal Credit Line)

TruCourtesy Pay Program Check, TCPP<sup>5</sup> ACH<sup>4</sup> Item or  
TCPP<sup>5</sup> Debit Card Debit Transaction Fee \_\_\_\_\_ \$15.00

Hourly Checking Account Reconciliation Assistance or  
Member Research \_\_\_\_\_ \$10.00

Returned Item \_\_\_\_\_ \$35.00  
(from member owned account)

Returned Loan Payment \_\_\_\_\_ \$25.00  
(deducted from Share Savings account)

Stop Payment on Check or ACH<sup>4</sup> \_\_\_\_\_ \$30.00

Copy of Source Document \_\_\_\_\_ \$2.00

Statement Copy \_\_\_\_\_ \$3.00  
(provided by Credit Union personnel)

Change Orders \_\_\_\_\_ Fee Assessed by delivery service  
(made with less than 2 business days notice)

## ONLINE BANKING AND BILL PAYMENT SERVICES

TruCourtesy Pay Program Bill Payment Transaction Fee \_\_\_\_\_ \$15.00

Electronic Payment Stop Payment Fee \_\_\_\_\_ \$30.00

Funds Transfer (inter-institution transfers)

Standard 3-Day

Up to \$3,000.00 (per transfer - outbound only) \_\_\_\_\_ \$2.50

\$3,000.01 - \$15,000.00 (per transfer - outbound only) \_\_\_\_\_ \$6.00

Premium Next Day

Up to \$2,000.00 (per transfer - outbound only) \_\_\_\_\_ \$8.00

Text Banking\*

(\*Message and data rates may apply from wireless carrier)

## MISCELLANEOUS SERVICES

Cashier's Check \_\_\_\_\_ \$5.00

(fee waived if payable to business/authorized signer)

Outbound Domestic Wire Transfer \_\_\_\_\_ \$20.00

Recurring Wire Set-up \_\_\_\_\_ \$7.00

Outbound Domestic Wire Transfer \_\_\_\_\_ \$15.00  
(recurring WIN wire)

Outbound International Wire Transfer \_\_\_\_\_ \$40.00

Cashier's Check Cancellation Due to Loss or Theft \_\_\_\_\_ \$30.00

(subject to approval; additional conditions apply)

Check Cashing \_\_\_\_\_ Not permitted

\_\_\_\_\_ \$5.00

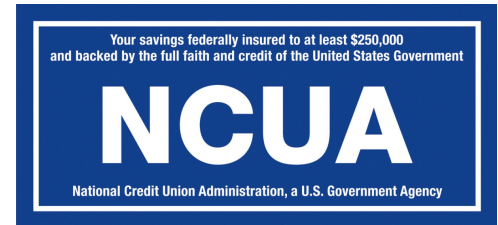
\_\_\_\_\_ \$50.00

\_\_\_\_\_ \$5.00

\_\_\_\_\_ \$15.00

\_\_\_\_\_ \$40.00

\_\_\_\_\_ \$10.00



This rate and fee schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at the Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that all accounts are also subject to the terms set forth in the Credit Union's Membership and Account Agreement and other related disclosures. Information relating to Investment Certificates (Regular or IRA) is contained within a separate document.

<sup>1</sup>NSF = Non-Sufficient Funds <sup>2</sup>ACH = Automated Clearing House <sup>3</sup>ATM Owner/Institution fees may also apply <sup>4</sup>Per month

<sup>5</sup>TCPP = TruCourtesy Pay Program