

Business Account Rate Schedule

Effective Date: **February 1, 2019 - February 28, 2019**

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Business Savings

Account Type	Minimum Opening & Ongoing Balance	Minimum Balance to Earn APY	APY %	Rate %
Business Savings	\$5.00	\$0 to \$1,999	0.050%	0.050%
		\$2,000 to \$4,999	0.050%	0.050%
		\$5,000 +	0.100%	0.100%
Select Savings	\$0.00	\$0 to \$1,999	0.050%	0.050%
		\$2,000 to \$4,999	0.050%	0.050%
		\$5,000 +	0.100%	0.100%
Money Market Maximizer	\$1,000.00	\$0 - \$9,999	0.150%	0.150%
		\$10,000 - \$24,999	0.450%	0.449%
		\$25,000 - \$49,999	0.550%	0.548%
		\$50,000 - \$99,999	0.700%	0.698%
		\$100,000+	0.800%	0.797%

Business Checking

Account Type	Minimum Opening Deposit	Minimum Balance to Earn APY	APY %	Rate %
Business Essential Checking	\$100.00	\$0.00	0.050%	0.050%
Business Volume Checking	\$100.00	\$0.00	0.050%	0.050%

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.

Balance Information: 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 Fee Schedule



BUSINESS SAVINGS

Monthly Maintenance Fee	No Charge
Withdrawal/Transfer (if more than 3 per month)	\$3.00
Below Par Value Fee (if balance is less than \$5 and no activity for more than six months)	\$5.00 ⁵
Account Closure (if within the first 30-days of opening)	\$5.00
Inactive Membership Fee (no activity for 24 consecutive months)	\$5.00 ⁵
Unclaimed Property Processing Fee	\$50.00

SELECT SAVINGS

Withdrawal/Transfer (if more than 3 per month)	\$3.00
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BUSINESS ESSENTIAL CHECKING

Monthly Maintenance Fee (waived with \$1,500 average daily balance)	\$7.00
Deposited Item/Checks Paid (in excess of 75 per month)	\$0.40

BUSINESS VOLUME CHECKING

Monthly Maintenance Fee (waived with \$2,500 average daily balance)	\$10.00
Deposited Item/Checks Paid (in excess of 300 per month)	\$0.40

MONEY MARKET MAXIMIZER

Account Closure (if within first 30-days of opening)	\$10.00
Withdrawal/Transfer (if more than three per month)	\$3.00

AUTOMATED TELLER MACHINE (ATM)

TruWest Credit Union ATM Use	No Charge
Network ATM ₄ (Non-TruWest) Withdrawal (if more than 5 per month/per membership)	\$2.00
NSF ₁ ATM ₄ Transaction	\$35.00
Debit Card Replacement	\$5.00

ALL CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS (AS APPLICABLE)

Overdraft Protection Fee (per item paid from Business Share Savings or Business Credit Line)	\$2.00
NSF ₁ Check, ACH ₂ Item or Debit Transaction (Standard or Overdraft Privilege)	\$35.00
Copy of Paid Check (provided by Credit Union personnel)	\$3.00
Hourly Checking Account Reconciliation Assistance or Member Research	\$10.00
Returned Item (from a third party)	\$10.00
Returned Item (from member owned account)	\$35.00
Returned Loan Payment (deducted from Share Savings account)	\$35.00
Stop Payment on Check or ACH ₂	\$30.00
Copy of Source Document	\$2.00
Statement Copy (provided by Credit Union personnel)	\$3.00

Change Orders (made with less than 2-business days notice)

Fee Assessed by delivery service

ONLINE BANKING AND BILL PAYMENT SERVICES

eDeposit	No Charge
Mobile Remote Deposit (\$5,000.00 day \$30,000.00 month)	No Charge
Online Banking Monthly Maintenance	No Charge
Bill Payment Monthly Maintenance and Transactions	No Charge
FinanceWorks	No Charge
Mobile Web/Text Message Banking ³	No Charge
Expedited Overnight Check Fee	\$25.00
Expedited Electronic Fee	\$5.00
NSF: Bill Payment Transaction (Standard NSF or Overdraft Privilege)	\$35.00
Bill Payment Stop Payment	\$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 (per transfer – outbound only)	\$8.00

Popmoney (third party transfers)

Standard 3-Day (per transfer – outbound only)	\$2.50
Next Day (per transfer – outbound only)	\$5.00

MISCELLANEOUS SERVICES

Reloadable Prepaid Debit Card	\$5.00
Money Orders (per purchase)	\$2.00
Cashier's Check (fee waived if payable to member/joint member)	\$5.00
Outbound Domestic Wire Transfer	\$20.00
Recurring Wire Set-up	\$7.00
Outbound Domestic Wire Transfer (recurring WIN wire)	\$15.00
Outbound International Wire Transfer	\$40.00
Cashier's Check/Money Order Cancellation Due to Loss or Theft (subject to approval; additional conditions apply)	\$30.00
Check Cashing	Not permitted
Courtesy Deposit Bag Replacement	\$5.00
Legal Processing	\$50.00
Returned Mail Due to Bad Address	\$5.00
Verification of Deposit	\$15.00
Foreign Collection	\$40.00
Inbound Wire Fee	\$10.00
Outgoing IRA Transfer	\$20.00

This rate and fee schedule sets forth certain conditions, rates, fees and charges applicable to your deposit accounts at 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.

Experience the TruDifference

¹NSF = Non-Sufficient Funds ²ACH = Automated Clearing House ³Message and data rates may apply from your wireless carrier ⁴ATM Owner/Institution fees may also apply ⁵Per month