



## Rate & Fee Schedule For Business Accounts

Effective April 1, 2010

	Business Checking with Interest	Business Checking	Business Savings	Business Money Market Share Account*	Share Certificate of Deposit
Transaction Fees	None	None	None	None	None
<b>DIVIDENDS</b>					
Dividends Compounded	Monthly	None	Monthly	Monthly	Daily
Dividends Credited	Monthly	None	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	None	Calendar Month	Calendar Month	Calendar Month
<b>BALANCE REQUIREMENTS</b>					
Monthly Service Fee	\$10 if balance falls below \$1,000	\$10 if balance falls below \$1,000	None	None	None
Minimum Balance Required	None	None	None	None	None
Minimum Balance to Avoid Service Fee	\$1,000	\$1,000	None	None	None
Minimum Balance to Earn the Stated APY	Dividend paid on all balances	N/A	\$25	\$25	\$500
Balance Method	Daily Balance	N/A	Daily Balance	Daily Balance	Daily Balance

### OTHER SERVICE FEES These fees will apply regardless of minimum balances in your account.

Stop Payment	\$15.00
Overdraft Insufficient Funds	\$32.00 per item
Overdraft Unavailable Funds	\$32.00 per item
Overdraft ACH Debits	\$32.00 per item
Overdraft ACH Paid	\$32.00 per item
Postdated Check	\$25.00
Temporary Checks	\$1.00 per check
Returned Deposit, Payment	\$25.00
Interim Statement	\$10.00
Closeout Within 3 Months	\$25.00
Process Legal Levies/Items	\$25.00
Automatic Transfer- Overdraft from Savings	\$5.00

### PAY-BY-PHONE FEES

Loan Payment Amount:	
\$50 — \$200	\$10.00 per transaction
\$201 — \$500	\$15.00 per transaction
\$501 — \$750	\$25.00 per transaction
\$751 — \$1,000	\$30.00 per transaction
\$1,001 and higher	2% of payment amount

### ELECTRONIC BANKING RELATED FEES

ATM/Debit Card Annual Fee	First 2 cards free, \$5 for each additional card
Online Banking	Free with Business Checking
Online Bill Payment	Free with Business Checking
Replacement of lost ATM/Debit Card	\$5.00
Outgoing Wire Transfers:	
Domestic	\$15.00
International	\$25.00
Wire Transfers Incoming	\$10.00
Bill Payment Stop Payment	\$15 per item
Bill Payment Connex NSF Fee	\$32.00 per item
Bill Payment Merchant Processor NSF Fee	\$25.00 per item
<b>ELECTRONIC FUNDS TRANSFER FEES</b>	
ATM Incorrect Deposit Fee	\$1.00
Automatic Debit NSF Fee	\$32.00 per item



Federally insured by the  
National Credit Union Administration

\* Money Market Share Account requires a \$500 minimum for each withdrawal.