



UNBANK WITH US

Rate & Fee Schedule For Business Accounts — July 1, 2017

| | Business Checking with Interest | Business Checking | Business Savings | Business Money Market Share Account* | Share Certificate of Deposit |
|--|--|--|------------------|--------------------------------------|------------------------------|
| Transaction Fees | Free debits, Free deposited checks, Free deposit tickets | Free debits, Free deposited checks, Free deposit tickets | None | None | None |
| DIVIDENDS | | | | | |
| 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 |
| BALANCE REQUIREMENTS | | | | | |
| 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 |

| | | |
|-------------------------|-------------------------|-----------------------|
| Credit Union Membership | Membership Share | \$25 par value |
|-------------------------|-------------------------|-----------------------|

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



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| SERVICE FEES These fees will apply regardless of minimum balances in your account. | |
|--|---|
| Stop Payment Fee (Share Draft and Official Check) | \$35 per request |
| Paid NSF* Fee | \$35 per item |
| ATM/Debit Card NSF Fee | \$35 per item |
| Returned NSF Fee | \$35 per item |
| Postdated Check | \$25 per item |
| Temporary Checks | \$1 per check |
| Returned Deposit, Payment | \$20 per item |
| Interim Statement | \$10 per statement |
| Closeout Within 3 Months | \$25 |
| Process Legal Levies/Items | \$100 |
| Regular Share Account Transfer to Cover Overdraft Fee | \$10 per item |
| Account Research/Reconciliation Fee | \$50 per hour |
| Check Printing Fee | Varies based on style |
| Statement Copy Fee | \$5 per copy |
| Copy of Share Draft | 6 free/year, then \$2.50 per copy |
| Copy of Official Check Fee | \$5 per item |
| International Deposit Fee | \$10 per item |
| Official Check Charge | \$1 for check less than \$500 |
| Inactive Account Fee | \$5 per month and account balance less than \$50 |
| Bad Address Fee | \$2.50 per month |
| Paper Statement Fee | \$2 per statement (Ages 17 and younger and 60 and older are exempt) |
| Extended Overdrawn Balance Fee (Applies to accounts overdrawn for 5 consecutive business days. Fee applied on the 6th business day.) | \$35 |

| ELECTRONIC/ONLINE BANKING FEES | |
|--|--|
| ATM/Debit Card Annual Fee | First 2 cards free, \$5 for each additional card |
| ATM Withdrawal Fee | Connex ATMs: Free Non-Connex ATMs: 7 free per month, then \$2 per withdrawal (Allpoint is a non-Connex ATM) |
| Online Banking | Free |
| Online Bill Payment | Free with Business Checking |
| Replacement of lost ATM/Debit Card | \$10 per card |
| Outgoing Wire Transfers: Domestic International Wire Transfers Incoming | \$25 per transfer \$40 per transfer \$15 per transfer |
| Bill Payment Merchant Processor Stop Payment Fee | \$35 per request |
| Bill Payment Connex Paid NSF Fee | \$35 per item |
| Bill Payment Merchant Processor NSF Fee | \$35 per item |
| Bill Payment Returned NSF Fee | \$35 per item |
| Popmoney/Funds Transfer Stop Payment Fee | \$35 per request |
| Expedited Popmoney/Funds Transfer Service | \$3 per item |

| ELECTRONIC FUNDS TRANSFER FEES | |
|--|------------------|
| ACH Origination Stop Payment Fee | \$35 per request |
| ATM/Mobile Banking Incorrect Deposit Fee | \$2.00 |
| Automatic Debit NSF Fee | \$35 per item |

| PAY-BY-PHONE FEES | |
|---|--|
| Loan Payment Amount: \$50 — \$200 \$201 — \$500 \$501 — \$750 \$751 — \$1,500 \$1,501 and higher | \$15 per transaction \$20 per transaction \$30 per transaction \$35 per transaction 3% of payment amount |

* NSF= Non-Sufficient Funds