

The rates, fees, and forms applicable to your account at the Credit Union are provided in this Rate & Fee Schedule. The Credit Union may offer other rates for those accounts from time to time.

Effective Date: February 1, 2012

## RATE SCHEDULE

Business Savings

Business Checking

### DIVIDENDS

Dividend Rate	<b>0.200%</b>	<b>0.00% (for balances &lt; \$300)</b> <b>0.10% (for balances ≥ \$300)</b>
Annual Percentage Yield	<b>0.20% APY</b>	<b>0.00% APY (for balances &lt; \$300)</b> <b>0.10% APY (for balances ≥ \$300)</b>
Dividends Compounded	Monthly	Monthly
Dividends Credited	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month

### BALANCE REQUIREMENTS

Minimum Opening Deposit	\$ 100.00	\$ 100.00
Minimum Balance to avoid a \$ 5.00 monthly service fee	\$ 100.00	\$ 300.00
Minimum Balance to Earn the Stated APY	\$ 100.00*	\$ 300.00
Balance Method	Average Daily Balance	Average Daily Balance

### ACCOUNT LIMITATIONS

See Section 7 of the Business Membership and Account Agreement      Account transfer limitations apply

## FEE SCHEDULE

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. The account rate may change after the account is opened. Any fees assessed could reduce the earnings on your account. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

#### Membership

- Inactive Savings Account      \$ 10.00 / month  
*(no activity after one year)*
- Membership Share Requirement\*      \$ 100.00 / Business Savings

#### Checking Account

- Check Orders      At cost
- Deposits Received After Overdraft      \$ 10.00 / item
- NSF – Insufficient Funds      \$ 19.00 / item  
Check, ACH
- Overdraft Transfer *(from savings)*      \$ 2.00 / item
- Paid Item Fee      \$ 19.00 / item

#### ATM/Check Card

- International Transaction Fee      Up to 1% of transaction value
- Nonproprietary ATM Withdrawal Fee      \$ 1.00 / withdrawal after ten  
(10) per month
- Replacement Card      \$ 10.00 / card
- Rush Order Fee (Check Card Only)      \$ 35.00 / card

#### Wire Transfers

- Wire Transfer (Incoming – domestic)      Waived
- Wire Transfer (Outgoing – domestic)      \$ 15.00
- Wire Transfer (Outgoing – foreign)      \$ 40.00

#### Miscellaneous

- Savings Balance Under \$ 100.00      \$ 5.00 / month
- Checking Balance Under \$ 300.00      \$ 5.00 / month
- Account Closing (within 6 months)      \$ 20.00
- Account Reactivation      \$ 20.00
- Account Reconciliation      \$ 20.00 / hour
- Account Research      \$ 20.00 / hour
- Coin Bank      5% Fee
- Collection Item Fee      \$ 20.00 / item
- Foreign Item Check Collection Fee      \$ 25.00 / item
- Gift Cheques      \$ 2.00 / cheque
- Notary Fee      \$ 5.00 / document
- Photocopies – Documents,      \$ 2.00 per item / \$ 2.00 per page if  
Statements, Checks      research required
- Return Item(s)      \$ 15.00 / item
- Returned Mail Fee      \$ 5.00 per month up to 12 months  
followed by account freeze
- Stop Payment – Teller Check, ACH,      \$ 15.00 / item  
Checking, ACH Revocation
- Teller Check(s) to 3<sup>rd</sup> Party      \$ 2.00 / check  
(One free per day)

#### Processing Legal Orders

- Backup Withholding      \$ 15.00
- Garnishment      \$ 40.00
- Levy      \$ 40.00
- Subpoena      \$ 40.00