

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: July 1, 2010

RATE SCHEDULE

Business Savings
 Business Checking

DIVIDENDS

Dividend Rate	0.499%	0.00% (for balances < \$300) 0.50% (for balances ≥ \$300)
Annual Percentage Yield	0.50% APY	0.00% APY (for balances < \$300) 0.50% APY (for balances ≥ \$300)
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
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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, Statements, Checks \$ 2.00 per item / \$ 2.00 per page if 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, Checking, ACH Revocation \$ 15.00 / item
- Teller Check(s) to 3rd Party \$ 2.00 / check
(One free per day)

Processing Legal Orders

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