Rate and Fee Disclosure Addendum for Business Accounts

| Dividends | APY | Fees and Minimum Balance Requirements |
| :---: | :---: | :---: |
| Business Savings | APY | Business Savings - Minimum Balance of \$5.00 Required |
| \$0 to \$9,999 | 0.50\% |  |
| \$10,000 and above | 1.00\% |  |
| Business Checking | APY | Business Checking - No Minimum Balance Required |
| \$0 to \$9,999 | 0.00\% | No charge for up to 250 transactions per month |
| \$10,000 to \$24,999 | 0.25\% | \$0.25 for each transaction over 250 per month |
| \$25,000 and above | 0.50\% |  |
| Business Money Market | APY | Business Money Market - No Minimum Balance Required |
| \$0 to \$2,499 | 0.00\% | \$10.00 per month if balance is less than \$2,500 |
| \$2,500 to \$9,999 | 1.00\% | \$3.00 fee per withdrawal or debit transaction in excess of six (6) per month |
| \$10,000 to \$24,999 | 1.50\% |  |
| \$25,000 and above | 4.00\% |  |

## Other Fees for Business Accounts

| Currency Purchased | $\$ 0.50$ per Fed strap after 3 straps per calendar day |
| :--- | :--- |
| Coin Counting | $2 \%$ coin machine fee for self-coin counter |
| Coin Order | $\$ 5.00$ per coin order |
| Sorting Fee | $\$ 0.75$ for Dort checks not separated from other checks |
| Return Deposited Item | $\$ 10.00$ per occurrence |
| Check Image PDF File | $\$ 25.00$ per statement cycle |
| Non-Sufficient Funds (NSF) | $\$ 25.00$ per returned item |
| Copy of Check | $\$ 3.00$ per item |
| Statement Copy | $\$ 3.00$ per statement |
| Stop Payment Fee | $\$ 20.00$ |
| Domestic Wire Transfer Fee | $\$ 12.00$ to $\$ 30.00$ |
| International Wire Fee | $\$ 40.00$ |
| Cashier Check under $\$ 500$ | $\$ 1.50$ |
| Money Order Fee | $\$ 1.50$ |

## Federally Insured by NCUA

