

Rate and Fee Disclosure Addendum for Business Accounts

<u>Dividends</u>	<u>APY</u>	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