

Business Savings & Checking Account Disclosure



Account Type	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance Required to Open	Minimum Balance to Avoid a Monthly Service Fee	Dividend Rate Change Frequency	Dividend Crediting & Compounding
Business Share	0.15%	0.15%	\$5	None	Quarterly	Quarterly
Business Everyday	0.15%	0.15%	None	None	Quarterly	Quarterly
Premium Business Money Market \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 - \$1,999,999.99 \$2,000,000+	0.10% 1.05% 1.10% 1.40% 1.50% 2.10% 2.50%	0.10% 1.06% 1.11% 1.41% 1.51% 2.12% 2.52%	\$10,000	None	Weekly	Monthly
Essential Business Checking	N/A	N/A	\$25	\$1,000 (or \$15,000 combined personal and business loan & deposit balances)	N/A	N/A
Select Business Checking	N/A	N/A	\$25	\$10,000 (or \$50,000 in combined business loans and deposit balances)	N/A	N/A
Advantage Business Checking \$0 - \$4,999.99 \$5,000+	0.00% 0.05%	0.00% 0.05%	\$25	\$25,000 (or \$100,000 in combined business loans and deposit balances)	Weekly	Monthly

Terms that apply to all accounts:

- Dividends will begin to accrue on the business day of deposit.
- Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period.
- The average daily balance is calculated by adding the balance in the account each day of the period and dividing that figure by the number of days in the period.
- All accounts have variable dividend rates and may change as determined by the Board of Directors.
- The following are examples of dividend periods. All other dividend periods follow the same pattern of dates: Monthly Jan 1-Jan 31; Quarterly Jan 1-Mar 31.
- Above are prospective dividend rates for the current dividend period.
- The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.
- Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.

Schedule of Fees

Business Savings & Checking Accounts



Transaction will post with the following description unless noted with parentheses.

Description	Essential	Select	Advantage
Account Service Fee	\$10 per month	\$15 per month	\$20 per month
Included Item* Limit	50 per month	250 per month	500 per month
Per Item Overage Fee	\$0.25 per item	\$0.25 per item	\$0.25 per item

*An item includes cash deposits and withdrawals, individual checks, and ACH entries. Items do not include internal transfers or debit card transactions.

Description	Fee (All Accounts)
Check Printing (HarlandClarke – Li CHK Order)	Varies based on design & quantity
Check Copy (Stmnt/Check Copy Fee)	\$2 per item
Paper Statement Fee	\$3 per month
Returned Deposit Item (Deposited Item Rev Fee)	\$10 per item
Research Fee	\$40 per hour
Collection Item (Foreign Check in U.S. Dollars)	Varies - bank fee
Invalid Address Fee	\$5 monthly
Dormant Account Fee	\$20 monthly
Stop Payment	\$30 per check
ACH Stop Payment Fee (ACH Stop Pmt Fee)	\$30 per item
Return Check Non Sufficient Funds (Return Check NSF)	\$30 per presentment
Return Check Held Funds (Return CK HF)	\$30 per presentment
ACH Return Charge	\$30 per presentment
Paid Non Sufficient Funds Charge	\$30 per item
Paid Held Funds Charge	\$30 per item
Paid ACH Non Sufficient Funds Charge (Paid ACH Non Suff Funds Charge)	\$30 per item
Paid ACH Held Funds Charge	\$30 per item
Cash Purchased	\$1 per strap
Coins Purchased	\$0.10 per roll
Coin Counting (>\$50 per month)	\$3 per occurrence

ATM & Visa® Debit Card	Fee (All Accounts)
Replacement Card Fee	\$10 per card
Non-Proprietary ATM Withdrawals (ATM Service Charge)5 FREE per month, then \$2.50 per transaction
Recurring POS Overdraft (NSF FUND CHG)	\$30 per item
Foreign Transaction Fee	Visa will charge 0.8% for international transactions that do not involve currency conversion to U.S. dollars and 1% for transactions made in foreign countries that involve conversion from the country's currency to U.S. dollars

Other Services	Fee (All Accounts)
Cashier's Check	\$5 per check
Visa Gift Card	\$2 per card
Outgoing Domestic Wire Transfer	\$30 per transfer
Outgoing International Wire Transfer	\$50 per transfer
Incoming Wire Transfer	No fee
Levy Garnishment Fee	\$100 per occurrence