

# Business Rate Sheet | Deposit Rates

Effective 12/1/2022. Rates are current at time of printing and are subject to change.



## Deposit Rates

Insured by NCUA. APY = Annual Percentage Yield.  
Dividends anticipated based on current dividend period.

BUSINESS SAVINGS	DIVIDEND	APY
<b>Regular and Misc. Shares<sup>‡</sup></b>		
Daily account balance less than \$500	.05%	.05%
Daily account balance \$500-\$1,499	.05%	.05%
Daily account balance \$1,500-\$2,999	.05%	.05%
Daily account balance \$3,000 and over	.05%	.05%
Loan Secured Share	.00%	.00%
BUSINESS CHECKING	DIVIDEND	APY
<b>Premier Business Checking<sup>**</sup></b>		
Daily account balance \$0-\$1,499	.00%	.00%
Daily account balance \$1,500-\$9,999	.05%	.05%
Daily account balance \$10,000-\$24,999	.20%	.20%
Daily account balance \$25,000-74,999	.20%	.20%
Daily account balance \$75,000 and over	.20%	.20%
Free Business Checking	.00%	.00%
BUSINESS MONEY MARKET <sup>‡</sup>	DIVIDEND	APY
<b>Business High Yield Plus Money Market Account</b>		
Daily account balance less than \$1,500	.00%	.00%
Daily account balance \$1,500-\$14,999	.10%	.10%
Daily account balance \$15,000-\$24,999	.15%	.15%
Daily account balance \$25,000-\$49,999	.20%	.20%
Daily account balance \$50,000-\$99,999	.35%	.35%
Daily account balance \$100,000-\$249,999	.45%	.45%
Daily account balance \$250,000-\$499,999	.45%	.45%
Daily account balance \$500,000 and over	.45%	.45%
BUSINESS SHARE CERTIFICATES	DIVIDEND	APY
30-89 days (min. deposit \$10,000)	.20%	.20%
90-179 days (min. deposit \$10,000)	.20%	.20%
6 months (min. deposit \$500)	.50%	.50%
12 months (min. deposit \$500)	1.29%	1.30%
18 months (min. deposit \$500)	1.29%	1.30%
24 months (min. deposit \$500)	1.34%	1.35%
30 months (min. deposit \$500)	1.34%	1.35%
36 months (min. deposit \$500)	1.69%	1.70%
42 months (min. deposit \$500)	1.69%	1.70%
48 months (min. deposit \$500)	1.74%	1.75%
60 months (min. deposit \$500)	1.88%	1.90%

<sup>‡</sup>Dividends paid on the entire daily balance of the account at the dividend rate and APY corresponding to the applicable balance tier.

<sup>\*\*</sup>Subject to monthly fee if minimum requirements are not met.

## Business Checking Accounts

Equal opportunity lender.  
Rates quoted as Annual Percentage Rates (APR)

Premier Business Checking	
Minimum Opening Deposit	\$500 Checking; \$25 Savings
Minimum Average Monthly Balance	\$10,000 Checking; \$25 Savings
Monthly Service Fee	\$0.00 if Minimum Avg. Balance is Maintained \$25.00 if Minimum Avg. Balance is not Maintained
Transaction Fee*	\$0.25 each (First 200 per month are FREE)
e-Services	FREE Digital Banking Free eDocuments Free Online Bill Pay
Free Business Checking	
Minimum Opening Deposit	\$25 Checking; \$25 Savings
Minimum Average Monthly Balance	\$0 Checking; \$25 Savings
Monthly Service Fee	\$0.00 with eDocuments \$10.00 without eDocuments
Transaction Fee*	\$0.25 each (First 100 per month are FREE)
e-Services	FREE Digital Banking FREE eDocuments REQUIRED to waive service fee FREE Online Bill Pay

\*Transaction Fee: Each deposit counts as one transaction with unlimited number of items in each deposit. Transaction fees are waived for electronic transactions such as ACH debits/credits, Point-of-Sale (POS) debit card purchases, Online Banking, Automated Phone Banking transfers, and Bill Pay payments.

# Fee Schedule | Business Accounts

as of 12/1/2022



## Accounts

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Monthly Service Fee	
Free Business Checking.....	\$10.00/month <i>(If account does not have E-Documents)</i>
Premier Business Checking.....	\$25.00/month <i>(If account does not have E-Documents)</i>
Transaction Fees	
Free Business Checking.....	\$0.25 each <i>(First 100 per month are free)</i>
Premier Business Checking.....	\$0.25 each <i>(First 200 per month are free)</i>
Account Reconciliation & Research (Min of \$15.00).....	\$30.00/hour
Bill Pay Rush Payment	
Second Day Electronic Delivery .....	\$4.95 each
Second Day Check Delivery.....	\$14.95 each
Overnight Check Delivery.....	\$19.95 each
Check/ACH/Cashier's Check Stop Payment.....	\$29.00 each
Paid Overdraft Item-Draft/ACH.....	\$30.00 each

## Transfers

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Domestic Wire.....	\$20.00 each
International Wire.....	\$30.00 each
Telephone Transfers .....	\$2.00 each

## Miscellaneous

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ACH One Time Debit.....	\$9.95 each
ACH File Reversal/Correction .....	\$29.00 each
ACH Origination Setup Fee.....	\$50.00 each
ACH Returned Origination .....	\$29.00 each <i>(Returned because invalid account#, account closed, or NSF)</i>
ACH Same-Day Processing for Tel-Payments.....	\$9.95 each
ACH Same-Day Processing Fee .....	\$9.95 each <i>(For Businesses that Originate ACH)</i>
ACH Services, on-site up to 100 transactions.....	\$60.00/month
ACH Services-monthly fee after first 100 transactions .....	\$5.00/month
ACH Token Replacement Fee .....	\$30.00 each
ATM/Debit Card Foreign Transaction Fee....	3% of transaction amount <i>(For transactions outside the U.S.)</i>
Cashier's Check.....	\$1.00 each
Convenience Checks.....	\$2.00/sheet
Dormant Account Monthly Fee.....	\$5.00/month
Returned Deposit Item .....	\$15.00 each <i>(Check, ACH, or another item which has been returned)</i>
Returned Payment Item.....	\$29.00 each <i>(Check, ACH, or other item accepted as a loan payment which has been returned)</i>
Returned Statement Fee.....	\$5.00 each
Replacement ATM, Debit, or Credit Card.....	\$5.00 each
Statement/Document/Check Copy .....	\$2.00 each
Membership Termination Fee .....	Balance <i>(If account balance stays under par value [\$25.00] for 45 days, the account will be closed and fee will be equal to the remaining account balance)</i>