

## BUSINESS INVESTMENT RATES

EFFECTIVE 12/18/18 THRU 12/26/18

(ANNUAL PERCENTAGE YIELD = APY)

See back for important information regarding terms and conditions of Share Accounts and Share Certificates.  
Call our Member Services toll free (800) 748-0451 for more information about our investment services.

### BUSINESS SHARE ACCOUNTS

#### Dividend Rate / APY

Regular and Misc. Shares*‡		
Daily account balance less than \$500 .....	.01% /	.01%
Daily account balance \$500 - \$1,499 .....	.01% /	.01%
Daily account balance \$1,500 - \$2,999 .....	.05% /	.05%
Daily account balance \$3,000 and over .....	.05% /	.05%
Loan Secured Share .....	None	
Mortgage Escrow Account .....	None	

### Business Hi-Yield Savings Account‡

Daily account balance less than \$1,500 .....	0% /	0%
Daily account balance \$1,500 - \$9,999 .....	.10% /	.10%
Daily account balance \$10,000 - \$24,999 .....	.15% /	.15%
Daily account balance \$25,000 - \$49,999 .....	.20% /	.20%
Daily account balance \$50,000 or more .....	.25% /	.25%

### Business Hi-Yield Plus Money Market Account‡

Daily account balance less than \$1,500 .....	.05% /	.05%
Daily account balance \$1,500 - \$49,999 .....	.25% /	.25%
Daily account balance \$50,000 - \$99,999 .....	.35% /	.35%
Daily account balance \$100,000 - \$199,999 .....	.40% /	.40%
Daily account balance \$200,000 - \$299,999 .....	.45% /	.45%
Daily account balance \$300,000 - \$399,999 .....	.50% /	.50%
Daily account balance \$400,000 - \$499,999 .....	.55% /	.55%
Daily account balance \$500,000 or more .....	.60% /	.60%

### BUSINESS SHARE CERTIFICATES

TERM OF CERTIFICATE	MINIMUM DEPOSIT	DIVIDEND RATE	APY
30- 89 Days .....	\$10,000 .....	.90% .....	.90%
90-179 Days .....	\$10,000 .....	1.00% .....	1.00%
6 Months .....	\$500 .....	1.59% .....	1.60%
12 Months .....	\$500 .....	1.84% .....	1.85%
18 Months .....	\$500 .....	1.94% .....	1.95%
24 Months .....	\$500 .....	2.18% .....	2.20%
30 Months .....	\$500 .....	2.23% .....	2.25%
36 Months .....	\$500 .....	2.38% .....	2.40%
42 Months .....	\$500 .....	2.38% .....	2.40%
48 Months .....	\$500 .....	2.571% .....	2.60%
60 Months .....	\$500 .....	2.72% .....	2.75%

\* This is the anticipated dividend for the current month.

‡ Dividends are paid on the entire daily balance of the account at the dividend rate and annual percentage yield corresponding to the applicable balance tier.

‡‡ Account subject to a monthly fee if minimum daily account balance is not maintained.

## BUSINESS CHECKING RATES

EFFECTIVE 2/1/16

(ANNUAL PERCENTAGE YIELD = APY)

See back for important information regarding terms and conditions of Share Accounts and Share Certificates.  
Call our Member Services toll free (800) 748-0451 for more information about our investment services.

	MINIMUM OPENING DEPOSIT	MINIMUM AVERAGE MONTHLY BALANCE	MONTHLY SERVICE FEE	TRANSACTION FEE*	RATES	E-SERVICES
<b>PREMIER BUSINESS CHECKING</b>	\$500 Checking; \$25 Savings	\$10,000 Checking; \$25 Savings	\$0.00 if Minimum Avg. Balance is maintained.	\$0.25 each (First 200 per month are FREE)	<b>BALANCE</b> <b>RATE/APY</b> \$0 up to \$1,499.....0.00% \$1,500 to \$9,999.99.....0.05% \$10,000 to \$24,999.99.....0.20% \$25,000 to \$74,999.99.....0.20% \$75,000 or more.....0.20%	<ul style="list-style-type: none"> <li>• FREE Phone Banking</li> <li>• FREE Online Banking</li> <li>• FREE E-Statement</li> <li>• FREE Online Bill Pay</li> </ul>
			\$25.00 if Minimum Avg. Balance is not maintained.			
<b>FREE BUSINESS CHECKING</b>	\$25 Checking; \$25 Savings	\$0 Checking; \$25 Savings	\$0.00 with E-Statements	\$0.25 each (First 100 per month are FREE)	No Dividend	<ul style="list-style-type: none"> <li>• FREE Phone Banking</li> <li>• FREE Online Banking</li> <li>• FREE E-Statement</li> <li>• REQUIRED to waive service fee.</li> <li>• FREE Online Bill Pay</li> </ul>
			\$10.00 without E-Statements			

\*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, Phone Banking transfers, and Bill Pay Plus payments.

**BUSINESS ACCOUNT FEE SCHEDULE**

Account Reconciliation & Research (minimum charge \$12.50)	\$25.00 per hour
ACH - File Reversal/Correction	\$29.00 each
ACH - One-time Debit (Non-same day processing)	\$9.95 each
ACH - Origination Setup Fee	\$50.00 each
ACH - Recurring Transaction Fee	\$6.00 each
ACH - Returned Origination (Returned for any reason)	\$29.00 each
ACH - Rules Replacement CD Provided Annually	\$20.00 each
ACH - Same Day Processing Fee for Businesses that Originate ACH	\$10.00/trans.
ACH - Same Day Processing Fee for Tel-Payments	\$15.00 each
ACH - Services, on-site, up to 100 transactions	\$40.00/month
ACH - Services – monthly fee after first 100 transactions	\$5.00 per 100 transactions
ACH - Stop Payment	\$29.00 each
ACH - Token Replacement Fee.....First one included at no charge; \$50 replacement	
ATM and Debit Credit Card International Transaction Fee..... 3.0% of amount (For transactions done outside the U.S.)	
BillPay Fees – pay 1 or more bills per month	no charge
Second Day Electronic Delivery.....	\$4.95 each
Second Day Check Delivery.....	\$14.95 each
Overnight Check Delivery.....	\$19.95 each
Cashier's Check.....	\$4.00 each
Check Copy .....	\$5.00 each
Check Stop Payment .....	\$29.00 each
Closing an Account within 90 days of Opening .....	\$25.00 each
Collection Item Fee .....	\$29.00 each
Dormant Account Monthly Fee .....	\$5.00
Foreign Check Fee.....	\$10.00 each
Legal Process Fee (minimum \$40.00).....	Actual Cost
Membership Termination Fee .....	Balance of Account

Money Orders .....	\$4.00 each
Money Orders/Cashier Checks Stop Payment (restrictions apply) .....	\$29.00 each
Monthly Service Fee	
Free Business Checking (if account does not have e-statements) .....	\$10.00/month
Premier Business Checking (if minimum average balance is not maintained).....	\$25.00/month
Notary Service (no charge for documents involved in Financial Plus Credit Union transaction).....	\$5.00 each
Processing Coin (loose or rolled).....	5.0% of amount (Exempt for up to 5 rolls. Fee waived for the first \$200.00 of coin deposits each calendar year.)
Reopen Charged-Off, Negative Balance Account.....	\$25.00 each
Replacement ATM, Debit or Credit Card .....	\$7.00 each
Return Statement Fee .....	\$5.00 each (Statement returned due to invalid address.)
Signature Guarantee.....	\$10.00 each
Statement Copy/Account History Print Out.....	\$5.00 each
Telephone Transfer Fee.....	\$10.00 each
ACH - Token Replacement Fee.....First one included at no charge; \$50 replacement	
Transaction Fees	
Free Business Checking (first 100 per month are free) .....	\$0.25/each
Premier Business Checking (first 200 per month are free).....	\$0.25 each
Verification of Assets/Deposits .....	\$10.00 each
Wire Transfer .....	Domestic \$30.00 each • International: \$40.00 each

**NSF & OVERDRAFT FEES**

ACH-Non-Sufficient Funds (NSF) .....	\$29.00 each
Continuous Overdraft Fee (per day beginning on the 8th consecutive calendar day overdrawn).....	\$5.00 each
Non-Sufficient Funds (NSF) .....	\$29.00 each
Overdraft Transfer Fee .....	\$6.50 each
Paid Overdraft Item – Draft/ACH .....	\$29.00 each
Return Deposit Item (first time only) .....	\$15.00 each
Returned Payment Item .....	up to \$29.00

**IMPORTANT INFORMATION ABOUT ...**

**Share Accounts (Regular and Miscellaneous Shares, Christmas Club, Vacation Club, Checking Accounts, Mortgage Escrow Accounts, Individual Retirement Account (IRA) Savings, and Coverdell Education Savings (ESA) Accounts) Rate Information and Nature of Dividends.** These are variable rate accounts\* on which the dividend rate and Annual Percentage Yield (APY) may change every month as determined by the Credit Union. Rate changes are solely at the discretion of the Credit Union and there are no limitations on the amount the rate may change. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. Refer to our current Investment Rates schedule for the current anticipated dividend rate and Annual Percentage Yield (APY). Regular Shares, Miscellaneous Shares, and Tiered-Rate Checking accounts are tiered rate accounts. \*Free Checking, Mortgage Escrow and Loan Secured Share accounts do not pay dividends.

**Compounding and Crediting.** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Dividends on tiered rate accounts (Regular Shares, Miscellaneous Shares, and Tiered-Rate Checking) are paid on the entire daily balance of the account at the dividend rate and APY corresponding to the applicable balance tier. Dividends are compounded and credited to your account on the last day of each quarter, except Christmas Club accounts which have an additional dividend payment on the last day of October and High-Rate Checking on which dividends are compounded and credited to your account on the last day of each month. Quarterly dividend payment periods are from January through March, April through June (April through May and June for Vacation Club accounts.), July through September, and October through December (October and November through December for Christmas Club accounts). Monthly dividend payment periods begin on the first day of the calendar month and continue through the last day of the calendar month. If you close your account before dividends are paid, you will not receive the accrued dividends.

**Balance Information.** There is a minimum balance requirement of \$5.00 (par) in the Regular Share account, which must be maintained to continue membership and eligibility for other accounts and services at the Credit Union. There is a minimum balance requirement of \$1,000 for the Tiered-Rate Checking and a minimum balance requirement of \$15,000 for the High-Rate Checking. These minimum balance requirements must be maintained to avoid a monthly fee. A minimum daily balance of \$500 must be maintained in the E-Checking, and a minimum daily balance of \$1,000 must be maintained in the Tiered-Rate Checking to earn a dividend. We reserve the right to adjust minimum balance requirements from time to time. Refer to our Fee Schedule for more information regarding this fee. Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks) to your account.

**Transaction Requirements and Limitations.** Transfers and withdrawals made by telephone, by Phone Banking, by Online Banking, by transfer to an authorized third party, or to cover checking account overdrafts will be limited to six such transfers per month (Regulation D). If the transfer limitations set forth are exceeded, the account is subject to closure. Credit Union bylaws reserve the right to require a member intending to make a withdrawal from the account (except checking accounts) to give written notice of such intent up to sixty (60) days before such withdrawal. The E-Checking account requires the use of Electronic Statement and performance of four (4) debit card purchases each month to avoid monthly fees. Refer to our Fee Schedule for more information regarding these fees. Consultation with a tax advisor is recommended before withdrawals from IRA and ESA accounts are made, as tax penalties may result.

**Hi-Yield, Hi-Yield Plus Money Market, Individual Retirement (IRA) Money Market, and Coverdell Education Savings (ESA) Money Market Accounts**

**Rate Information and Nature of Dividends.** These accounts are variable rate accounts on which the dividend rate and Annual Percentage Yield (APY) may change weekly as determined by the Credit Union. Rate changes are solely at the discretion of the Credit Union and there are no limitations on the amount the rate may change. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. Refer to our current Investment Rates schedule for the current anticipated dividend rate and Annual Percentage Yield (APY).

**Compounding and Crediting.** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Dividends are compounded and credited to your account on the last day of each month. The dividend payment period begins on the first day of the calendar month and continues through the last day of the calendar month. If you close your account before dividends are paid, you will not receive the accrued dividends.

**Balance Information.** There is a minimum opening balance requirement of \$1,500.00 for the Hi-Yield, IRA Money Market, and ESA Money Market accounts. There is a minimum opening balance requirement of \$50,000.00 for the Hi-Yield Plus account, as well as (1) the maintenance of an active checking account in good standing, with direct deposit regularly posted to the account, or (2) a minimum of \$10,000.00 new money (funds not currently on deposit with the Credit Union) at the time the account is opened. Balances below \$1,500.00 in the Hi-Yield, IRA Money Market and ESA Money Market accounts earn no dividends and balances below \$1,500.00 in the Hi-Yield Plus Account earn the declared dividend rate and APY set for the Regular Share account with balances of \$3,000.00 and over. If you do not maintain any such minimum balance requirement we may charge you a monthly maintenance fee (refer to the Fee Schedule for a list of fees). We reserve the right to adjust minimum balance requirements from time to time. Dividends will begin to accrue on the business day non-cash items (i.e. checks) are deposited to the account.

**Transaction Limitations.** Transfers and withdrawals made by telephone, by Phone Banking, by Online Banking, by transfer to an authorized third party, or to cover checking account overdrafts will be limited to six such transfers per month. If the transfer limitations set forth are exceeded, the account is subject to closure. Credit Union bylaws reserve the right to require a member intending to make a withdrawal from the account to give written notice of such intent up to sixty (60) days before such withdrawal. Consultation with a tax advisor is recommended before withdrawals from IRA and ESA accounts are made, as tax penalties may result.

**Share Certificate Accounts, Including Individual Retirement Account (IRA) and Coverdell Education Savings (ESA) Certificate Accounts**

**Rate Information and Nature of Dividends.** All certificate accounts are fixed rate accounts on which the dividend rate and Annual Percentage Yield (APY) are fixed for the term of the certificate. However, Step-Up Certificates allow the Owner(s) a one-time option, during the term of the Certificate, to increase the dividend rate and APY to the current dividend rate and APY published for certificates of the same maturity term, excluding any Special Certificate rate offered. All certificate dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. Refer to our current Investment Rates schedule for the current anticipated dividend rate and Annual Percentage Yield (APY).

**Compounding and Crediting.** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day. Dividends are compounded and credited to your account on the last day of each quarter, and at maturity. Dividend payment periods are from January through March, April through June, July through September, and October through December. If you close your certificate before interest is credited, accrued interest will be paid to date, less any early withdrawal penalty, if applicable. Refer to Early Withdrawal Penalty below.

**Balance Information.** There is a minimum opening balance requirement for all certificates, which is detailed in the Share Certificate section on the reverse side hereof. We reserve the right to adjust minimum opening balance requirements from time to time. Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks) to your account.

**Renewal Policy.** All certificate accounts will automatically be renewed on the initial or any subsequent renewal maturity date, unless otherwise directed by you, or the Credit Union shall, prior to maturity, give you written notice that it will not be renewed. The dividend rate and Annual Percentage Yield (APY) to be paid upon renewal shall be determined by the Credit Union at or before maturity, and written notice of the renewal rate shall be mailed to you no later than two (2) business days after maturity. All other terms and conditions, including the length of the term of the certificate, shall be the same as the original certificate unless the Credit Union shall, prior to maturity, give written notice of a change in such terms and conditions. There is a seven (7) day grace period for withdrawals from the certificate after it matures. If the certificate is withdrawn on its maturity date or within seven (7) days thereafter, no penalty shall be imposed but no dividends shall be earned after the maturity date. If the certificate is not renewed, at maturity, the funds will be transferred to your Regular Share account in the Credit Union, or other account designated by you. If there is no such account at the time, the balance will be deposited to an Accounts Payable until such time as you can be reached and disposition of the certificate is determined.

**Transaction Requirements and Limitations.** The Start 'N Grow Certificate requires an automatic deposit transfer from another Credit Union account in an amount between \$50 and \$300 each month. Except for the Start 'N Grow Certificate, after a certificate is purchased, you may not make deposits into or withdraw principal from that certificate until the maturity date. If a withdrawal of principal must be made prior to maturity, the entire account balance must be withdrawn. In addition, an early withdrawal penalty will be assessed. Credit Union bylaws reserve the right to require a member intending to make a withdrawal from a certificate account to give written notice of such intent up to sixty (60) days before such withdrawal. Certificates may not be pledged, transferred, or assigned to any party other than the Credit Union. Certain certificates require an active Credit Union checking account and direct deposit (see reverse side for details). Consultation with a tax advisor is recommended before withdrawals from IRA and ESA accounts are made, as tax penalties may result.

**Early Withdrawal Penalty.** A substantial penalty is imposed if certificate funds, other than dividends, are withdrawn prior to the original or subsequent renewal maturity date. If an early withdrawal reduces the principal balance below the original certificate amount or below the certificate amount of a subsequent renewal, the certificate will be canceled, and a forfeiture will be imposed equal to the value of ninety (90) days dividends on the entire amount evidenced by the certificate if the current term is one year or less, or the value of one hundred eighty (180) days dividends on that amount if the current term is more than one year. In any case of early withdrawal, if accrued dividends are not sufficient to cover the applicable penalty, the penalty shall be deducted from the principal of the certificate. These penalties do not apply in these cases: (1) withdrawals after the death of any owner of the certificate; (2) if the certificate is part of an Individual Retirement Account, and the withdrawal is made as required by the Internal Revenue Code after attaining age 70½; or withdrawals following the participant owner(s) death or disability; (3) withdrawals resulting from the voluntary or involuntary liquidation of this Credit Union.