Business Accounts Rate and Fee Schedule

Effective Date: November 1, 2026

Account	Minimum Balance	Dividend Rate*	Annual Percentage Yield
Business Savings	$5.00	0.05%	0.05%
Business Checking	$0	0.02%	0.02%
Business Advantage Checking	$0	0.05%	0.05%
Community Checking for Nonprofits	$0	n/a	n/a

Business Money Market Account	Minimum Balance	Dividend Rate*	Annual Percentage Yield
$500-$9,999	$500	0.598%	0.60%
$10,000-$24,999.99	$10,000	0.747%	0.75%
$25,000-$49,999.99	$25,000	0.896%	0.90%
$50,000-$99,999.99	$50,000	1.094%	1.10%
$100,000-$249,999.99	$100,000	1.490%	1.50%
$250,000-$499,999.99	$250,000	2.472%	2.50%
$500,000+	$500,000	2.960%	3.00%

*Dividend rates are earned if the minimum balance requirement is maintained.

Schedule of Account Fees	
Business Checking:	
Combined Check/ACH transaction fee	100 transactions included monthly; $0.25 each thereafter
Cash Transactions	First $5,000 included monthly; 0.2% of the total thereafter
Business Advantage Checking:	
Combined Check/ACH transaction fee	200 transactions included monthly; $0.25 each thereafter
Cash Transactions	First $10,000 included monthly; 0.2% of the total thereafter
Community Checking for Nonprofits:	
Combined Check/ACH transaction fee	100 transactions included monthly; $0.10 each thereafter
Cash Transactions	No charge

Service Fees			
Courtesy Pay[1] Overdraft Fee	$30/item	ACH & Check Positive Pay Enrollment	$75
Debit Courtesy Pay[1] Overdraft Fee	$30/item	ACH Positive Pay Enrollment	$50
Non-sufficient Funds (NSF) Returned Item (Unpaid)	$0/item	Check Positive Pay Enrollment	$50
ACH Origination Enrollment	$100	ACH & Check Positive Pay Monthly	$45
ACH Origination Monthly	$25	ACH Positive Pay Monthly	$25
ACH Origination Per-Item	$0.12/item	Check Positive Pay Monthly	$25
Card Alternate Mailing (Debit/Visa/ATM)	$10/address	Remote Deposit Capture Enrollment	$100

Card Replacement (Debit/Visa/ATM)	$5/card	Remote Deposit Capture Monthly	$35
Card Rush Order (Debit/Visa/ATM)	$45/card	Research/Checkbook Balancing	$25/hr
Pay by Card	$15/payment	Return Mail Processing (Bad Address)	$5/month
Check Image Copy	2 free *Add'l $2 each*	Statement Copy	3 Free *Add'l $3/each*
Coinstar Coin Redemption *(free for Community Checking)*	15% of total	Stop Payments	$25/check
Debit Charge Copy	$15/copy	Subpoena	$75
Deposit Correction Fee	$15	Tax/Levy Garnishment	$50
Locked Bag	$25/each	Third Party Cashier's Check	$2/each
Wire Transfer Domestic (Outgoing)	$25/wire	Wire Transfer International (Outgoing)	$75/wire

1. Per item fee applies each time a Courtesy Pay or Debit Courtesy Pay item is presented and paid. There is a maximum charge of 4 Courtesy or Debit Courtesy fees per day.

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency