

# Business Accounts Rate and Fee Schedule

Effective Date: January 1, 2026



Account	Minimum Balance*	Dividend Rate**	Annual Percentage Yield
Business Savings	\$5.00	0.05%	0.05%
Business Checking	\$1,500	0.02%	0.02%
Business Advantage Checking	\$2,500	0.05%	0.05%
Community Checking ( <i>non-profits/clubs</i> )	\$1,500	n/a	n/a
Business Money Market Account Rates	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%

\*Minimum Balance Fee will be charged if the minimum daily balance requirement is not maintained.

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

## Schedule of Account Fees

### Business Checking:

Combined Check/ACH transaction fee	First 100 free/month; \$.25 each thereafter
Cash Transactions	First \$5,000 free/month; .2% of total thereafter
Minimum Balance Fee	\$10/month if balance is below \$1,500

### Business Advantage Checking:

Combined Check/ACH transaction fee	First 200 free/month; \$.25 each thereafter
Cash Transactions	First \$10,000 free/month; .2% of total thereafter
Minimum Balance Fee	\$20/month if balance is below \$2,500

### Community Checking:

Combined Check/ACH transaction fee	First 100 free/month; \$.10 each thereafter
Cash Transactions	Free
Minimum Balance Fee	\$5/month if balance is below \$1,500

## Service Fees

Courtesy Pay <sup>1</sup> Overdraft Fee	\$30/item	ACH & Check Positive Pay Enrollment	\$75
Debit Courtesy Pay <sup>1</sup> 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 (RDC) Enrollment	\$100
Card Replacement (Debit/Visa/ATM)	\$5/card	Remote Deposit Capture (RDC) Monthly	\$35
Card Rush Order (Debit/Visa/ATM)	\$45/card	Research/Checkbook Balancing	\$25/hr
Canadian Check Processing	\$20.50 Add'l \$5.50/each	Return Mail Processing (Bad Address)	\$5/month

Check Image Copy	2 free <i>Add'l \$2 each</i>	Statement Copy	3 Free <i>Add'l \$3/each</i>
Coinstar Coin Redemption <i>(free for Community Checking)</i>	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
Pay by Card	\$15/payment	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.

**Federally Insured by the NCUA**