

Business Account Rate Sheet

Last Interest Declaration Date

The rates and terms applicable to your account at the Credit Union are provided in rate sheet.
The Credit Union may offer other rates for these accounts from time to time.

| ACCOUNT TYPE | INTEREST | | | BALANCE REQUIREMENTS | | | | ACCOUNT LIMITATIONS |
|-------------------------------|--|---------------------|-------------------|-------------------------|--|--|-----------------------|--------------------------------------|
| | Interest Rate/Annual Percentage Yield | Interest Compounded | Interest Credited | Minimum Opening Deposit | Minimum Balance to Avoid Account Closure | Minimum Balance to Earn the Stated APY | Balance Method | See Section 5 |
| Business Special Purpose | 0.25 / 0.25 | Monthly | Monthly | \$25.00 | \$25.00 | \$100.00 | Average Daily Balance | Account withdrawal limitations apply |
| Business Money Market | 0.30 / 0.30 0.30 / 0.30 0.30 / 0.30 0.35 / 0.35 0.40 / 0.40 0.45 / 0.45 | Monthly | Monthly | \$1,000.00 | \$100.00 | \$100.00 | Daily Balance | Account withdrawal limitations apply |
| Premier Business Checking | 0.10 / 0.10 | Monthly | Monthly | \$100.00 | --- | \$1,000.00 | Average Daily Balance | Account withdrawal limitations apply |
| Classic Business Checking | 0.00 / 0.00 | --- | --- | \$100.00 | --- | --- | --- | Account withdrawal limitations apply |
| Connections Business Checking | 0.00 / 0.00 | --- | --- | \$100.00 | --- | --- | --- | Account withdrawal limitations apply |

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For **Business Special Purpose, Business Money Market** and **Premier Business Checking** accounts, the Interest Rate and Annual Percentage Yield may change at any time as determined by the Credit Union's Board of Directors. The **Business Money Market** account is a Tiered Rate account. If your account balance is \$100.00 to \$2,499.99, the first Interest Rate and Annual Percentage Yield listed for this account in the Rate Sheet will apply. If your account balance is \$2,500.00 to \$9,999.99, the second Interest Rate and Annual Percentage Yield listed for this account in the Rate Sheet will apply. If your account balance is \$10,000.00 to \$24,999.99, the third Interest Rate and Annual Percentage Yield listed for this account in the Rate Sheet will apply. If your account balance is \$25,000.00 to \$49,999.99, the fourth Interest Rate and Annual Percentage Yield listed for this account in the Rate Sheet will apply. If your account balance is \$50,000.00 to \$99,999.99 the fifth Interest Rate and Annual Percentage Yield listed for this account in the Rate Sheet will apply. If your account balance is \$100,000.00 or greater, the sixth interest Rate and Annual Percentage Yield for this account in the Rate Sheet will apply. Once a particular balance range is met, the Interest Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Interest Compounding and Crediting. The compounding and crediting of interest applicable to each account are set forth in the Rate Sheet. The Interest Period begins on the first

calendar day of the period and ends on the last calendar day of the period.

3. Accrual of Interest. For **Business Special Purpose, Business Money Market** deposit and **Premier Business Checking** accounts, interest will begin to accrue on deposits on the business day the deposit is posted to your account. For **Business Special Purpose, Business Money Market** and **Premier Business Checking**, if you close your account before accrued interest is credited; accrued interest will not be paid.

4. Balance Information. The minimum balance requirements applicable to each account are stated in the Rate Sheet. For **Business Special Purpose** and **Premier Business Checking** accounts, there is a minimum Average Daily Balance required to obtain the Annual Percentage Yield for the interest period. If the minimum Average Daily Balance is not met, you will not earn the stated Annual Percentage Yield. For **Business Money Market** deposit accounts, there is a minimum Daily Balance required to obtain the Annual Percentage Yield for the interest period. If the Daily Balance is not met each day of the interest period, you will not earn the stated Annual Percentage Yield. For accounts using the Average Daily Balance method as stated in the Rate Sheet, interest is calculated by applying a periodic rate to the Average Daily Balance in the account for the interest period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the Daily Balance method as stated in the Rate Sheet, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

5. Account Limitations. For **Business Special Purpose**

and **Business Money Market** accounts, no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by any means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For **Classic Business Checking** accounts, you are allowed fifty (50) transactions from your account each month. For **Premier Business Checking** accounts, you are allowed one hundred fifty (150) transactions from your account each month. For any transactions in excess of one hundred fifty (150) per month, you will be charged a fee as disclosed in the Fee Schedule. For **Connections Business Checking** accounts, you are allowed three hundred (300) transactions from your account each month. For any transactions in excess of the above limits, you will be charged a fee as disclosed in the Fee Schedule.

