

SAVINGS ACCOUNTS								
	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MONTHLY SERVICE FEE	MINIMUM OPENING BALANCE	TO AVOID SERVICE FEE	MINIMUM BALANCE TO EARN DIVIDENDS	MONTHLY TRANSACTION FEES*	ADDITIONAL REQUIREMENT
<input type="checkbox"/> Share Savings	0.02%	0.02%	See Fee Schedule	\$100	See Fee Schedule	\$100	\$0	N/A
<input type="checkbox"/> Advanced Business Money Market								
Below \$10,000	0.10%	0.10%	\$0	\$100	N/A	\$0	\$0	Advanced Business Checking
\$10,000-\$99,999.99	0.50%	0.50%						
\$100,000-\$249,999.99	1.98%	2.00%						
\$250,000-\$499,999.99	2.47%	2.50%						
\$500,000 and above	3.20%	3.25%						
<input type="checkbox"/> Premier Business Money Market								
Below \$10,000	0.25%	0.25%	\$0	\$100	N/A	\$0	\$0	Advanced Business Checking
\$10,000-\$99,999.99	2.72%	2.75%						
\$100,000-\$249,999.99	3.20%	3.25%						
\$250,000-\$499,999.99	3.93%	4.00%						
\$500,000-\$999,999.99	4.17%	4.25%						
\$1,000,000 and above	4.31%	4.40%						
CHECKING ACCOUNTS								
	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	MONTHLY SERVICE FEE	MINIMUM OPENING BALANCE	TO AVOID SERVICE FEE	MONTHLY TRANSACTION FEES*		
<input type="checkbox"/> Basic Business Checking	0.00%	0.00%	\$5	\$100	Daily Balance of \$500; OR \$2,500 Combined Balance; OR 10 Debit Card Purchases	Up to 200 Transactions = Free \$.15 per transaction over 200		
<input type="checkbox"/> Growth Business Checking								
Below \$1,500	0.00%	0.00%	\$10	\$100	Daily Balance of \$2,500; OR \$4,000 Combined Balance; OR Active Business Loan/Line	Up to 350 Transactions = Free \$.15 per transaction over 350		
\$1,500 and above	0.05%	0.05%						
<input type="checkbox"/> Advanced Business Checking								
Below \$1,500	0.00%	0.00%	\$20	\$100	Daily Balance of \$7,500; OR \$15,000 Combined Balance; OR Active Business Loan/Line	Up to 500 Transactions = Free \$.15 per transaction over 500		
\$1,500 and above	0.10%	0.10%						
<input type="checkbox"/> Non-Profit Checking	0.00%	0.00%	\$0	\$100	N/A	Up to 50 Transactions = Free \$.15 per transaction over 50		
CERTIFICATE ACCOUNTS								
	INTEREST RATE		ANNUAL PERCENTAGE YIELD	MINIMUM OPENING BALANCE**	INTEREST COMPUTATION METHOD	INTEREST PERIOD		
<input type="checkbox"/> Regular Business Certificates								
6 months	0.50%		0.50%	\$1,000	Compounded	Monthly		
12 months	0.75%		0.75%	\$1,000	Compounded	Monthly		
18 months	0.75%		0.75%	\$1,000	Compounded	Monthly		
24 months	1.00%		1.00%	\$1,000	Compounded	Monthly		

DISCLOSURES

BUSINESS & NONPROFIT ACCOUNTS DISCLOSURE

***Transaction Definition:** A cleared check from the account it was written off of, a withdrawal at a branch location and a deposit at a branch location will each count as one (1) transaction.

Advanced Business Money Market accounts are insured up to \$3.25 million through a combination of \$250,000 federal insurance provided by the National Credit Union Administration (NCUA) and \$3 million of private insurance from Excess Share Insurance Corporation (ESI).

Rate and Fee Schedules are subject to change. All business account dividends are compounded and credited monthly.

BUSINESS CERTIFICATE TRUTH IN SAVINGS DISCLOSURE

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

- Rate Information.** The Interest Rate and Annual Percentage Yield (APY) on your accounts are set forth above. The APY 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. The Interest Rate and APY are fixed and will be in effect for the term of the account.
- Compounding and Crediting.** Interest will be computed and credited as set forth above. The Interest Period begins on the first calendar day of the Interest Period and ends on the last calendar day of the Interest Period.
- Balance Information.** **The minimum balances required to open each account are set forth above. The dividends are calculated and the minimum balances required to earn dividends are determined using the actual daily balance method. Dividends are calculated by multiplying a daily periodic rate to the principal in the account each day.
- Accrual of Interest.** Interest begins to accrue on cash and noncash (e.g. checks) deposits on the business day you make the deposit to your account.
- Transaction Limitations.** After your account is opened, you may not make additional deposits to your account until after the maturity date.
- Maturity.** Your account will mature within the term set forth above or the maturity date set forth on your Account Receipt or Renewal Notice.
- Early Withdrawal Penalty.** Partial withdrawals are not allowed and a penalty will be imposed if you withdraw the principal before the maturity date. Interest may be withdrawn before the maturity date without penalty, however if the account is compounded, the APY will be reduced.
 - Amount of Penalty.** The amount of the penalty for early withdrawal of the principal is based on the term of your account. The penalty schedule is as follows: Certificates 365 days or less--90 days interest; more than 365 days--180 days interest. The penalty is calculated as a forfeiture of part of the interest that has been earned on the account and is calculated on the original balance of the certificate on the opening or most recent rollover date. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.
- Renewal Policy.** Your account will automatically renew for another term upon maturity at the then current interest rate. You have a grace period of ten (10) days after maturity in which to make deposits or withdrawals without being charged a penalty. If deposits or withdrawals are made during the grace period your APY may be effected. No interest will accrue after the maturity date if the account is not renewed.
- Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any business obligations, except obligations with the Credit Union.

Rate and Fee Schedules are subject to change.