



Business Savings & Checking Account Disclosure

| | Business Share Savings | Everday Business Savings | Premium Business Money Market | Essential Business Checking | Select Business Checking | Advantage Business Checking |
|--|------------------------|--------------------------|--|--|---|--|
| Annual Percentage Yield (APY) | 0.15% | 0.15% | \$0-\$9,999.99 0.10% \$10,000-\$24,999.99 0.35% \$25,000-\$49,999.99 0.45% \$50,000-\$99,999.99 0.55% \$100,000-\$249,999.99 0.65% \$250,000-\$499,999.99 0.75% \$500,000+ 1.26% | N/A | N/A | \$0-\$4,999.99 0.00% \$5,000+ 0.05% |
| Minimum Balance Required to Open | \$5.00 | None | \$10,000 | \$25 | \$25 | \$25 |
| Minimum Balance Required to Avoid a Monthly Service Fee | None | None | None | \$1,000 (or \$15,000 combined loan & deposit balance) | \$10,000 (or \$50,000 in combined business loans and deposit balances) | \$25,000 (or \$100,000 in combined business loans and deposit balances) |
| Dividend Rate Change Frequency | Quarterly | Quarterly | Weekly | N/A | N/A | Weekly |
| Dividend Crediting & Compounding | Quarterly | Quarterly | Monthly | N/A | N/A | Monthly |

Terms that apply to all accounts

- Dividends will begin to accrue on the business day of deposit.
- Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the 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.
- All accounts have variable dividend rates and may change as determined by the Board of Directors.
- Following are examples of dividend periods. All other dividend periods follow the same pattern of dates: Monthly Jan 1-Jan 31; Quarterly Jan 1-Mar 31.
- Above are prospective dividend rates for the current dividend period.
- The Board of Directors reserves the right not to pay accrued dividends if an account is closed before dividends are paid.
- Dividends are paid from current income and available earnings, after required transfers to reserves, at the end of a dividend period.

Schedule of Fees - Business Savings & Checking Accounts

Transaction will post with the following description unless noted with parentheses.

| Description | Essential | Select | Advantage |
|---|---|-----------------------------------|-----------------------------------|
| Account Service Fee | \$10 per month | \$15 per month | \$20 per month |
| Included Item Limit | 50 per month | 250 per month | 500 per month |
| Per Item Overage Fee | \$0.25 per item | \$0.25 per item | \$0.25 per item |
| Check Printing (HarlandClarke - Li CHK Order) | Varies based on design & quantity | Varies based on design & quantity | Varies based on design & quantity |
| Check Copy (Stmnt/Check Copy Fee) | \$2 per item | \$2 per item | \$2 per item |
| Paper Statement Fee | \$3 per month | \$3 per month | \$3 per month |
| Statement Copy or History Print Out (Stmnt/Check Copy Fee) | \$2 per item | \$2 per item | \$2 per item |
| Returned Deposit Item (Deposited Item Rev Fee) | \$15 per item | \$15 per item | \$15 per item |
| Research Fee | \$40 per hour | \$40 per hour | \$40 per hour |
| Collection Item (Foreign Check in U.S. Dollars) | Varies - bank fee | Varies - bank fee | Varies - bank fee |
| Invalid Address Fee | \$5 Monthly | \$5 Monthly | \$5 Monthly |
| Dormant Account Fee | \$20 Monthly | \$20 Monthly | \$20 Monthly |
| Stop Payment | \$30 per check | \$30 per check | \$30 per check |
| ACH Stop Payment Fee (ACH Stop Pmt Fee) | \$30 per item | \$30 per item | \$30 per item |
| Return Check Non Sufficient Funds (Return Check NSF) | \$30 per presentment | \$30 per presentment | \$30 per presentment |
| Return Check Held Funds (Return CK HF) | \$30 per presentment | \$30 per presentment | \$30 per presentment |
| ACH Return Charge | \$30 per presentment | \$30 per presentment | \$30 per presentment |
| Paid Non Sufficient Funds Charge | \$30 per item | \$30 per item | \$30 per item |
| Paid Held Funds Charge | \$30 per item | \$30 per item | \$30 per item |
| Paid ACH Non Sufficient Funds Charge (Paid ACH Non Suff Funds Charge) | \$30 per item | \$30 per item | \$30 per item |
| Paid ACH Held Funds Charge | \$30 per item | \$30 per item | \$30 per item |
| Included Cash Deposit Limit | \$2,500 | \$5,000 | \$7,500 |
| Cash Deposit Overage Fee | \$0.25 per \$100 | \$0.25 per \$100 | \$0.25 per \$100 |
| Cash Purchased | \$1 per strap | \$1 per strap | \$1 per strap |
| Coins Purchased | \$0.10 per roll | \$0.10 per roll | \$0.10 per roll |
| Coin Counting (>\$50 per month) | \$3 per occurrence | \$3 per occurrence | \$3 per occurrence |
| VISA Debit Card | | | |
| Fee (All Accounts) | | | |
| Replacement Card Fee | \$10 per card | | |
| Non-Proprietary ATM Withdrawals | 10 FREE per month, then \$2.50 per transaction | | |
| Recurring POS Overdraft (NSF) | \$30 per item | | |
| Foreign Transaction Fee | Visa will charge 0.8% for international transactions that do not involve currency conversion to U.S. dollars and 1% | | |
| Automated Services | | | |
| Fee (All Accounts) | | | |
| Bill Payer | FREE if 3 or more bills paid per month, otherwise \$5.95 per month | | |
| Other Services | | | |
| Fee (All Accounts) | | | |
| Cashier's Check | \$5 per check | | |
| VISA Gift Card | \$2 per card | | |
| Outgoing Domestic Wire Transfer | \$30 per transfer | | |
| Incoming Wire Transfer | No fee | | |
| Outgoing International Wire Transfer | \$50 per transfer | | |
| Levy Garnishment Fee | \$100 per occurrence | | |