



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 0.55% \$25,000-\$99,999.99 0.60% \$100,000-\$249,999.99 0.65% \$250,000-\$499,999.99 0.75% \$500,000+ 0.85%	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 personal and business loan & deposit balances)	\$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)	\$10 per item	\$10 per item	\$10 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		
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		