

COMMERCIAL ACCOUNT DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly: 08/01/2023					Quarterly: 08/01/2023				
RATE SCHEDULE									
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Business Savings \$5.00 to \$4,999.99 \$5,000.00 to \$24,999.99 \$25,000.00 to \$74,999.99 \$75,000.00 or greater	0.100%/0.100% 0.100%/0.100% 0.299%/0.299% 0.299%/0.299%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.00 \$5,000.00 \$25,000.00 \$75,000.00	Daily Balance	—
Secondary Business Savings \$0.00 to \$4,999.99 \$5,000.00 to \$24,999.99 \$25,000.00 to \$74,999.99 \$75,000.00 or greater	0.100%/0.100% 0.100%/0.100% 0.299%/0.299% 0.299%/0.299%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$0.00 \$5,000.00 \$25,000.00 \$75,000.00	Daily Balance	—
Business Checking \$0.00 to \$9,999.99 \$10,000.00 or greater	0.000%/0.000% 0.000%/0.000%	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.00 \$10,000.00	Daily Balance	—
Business Money Market \$0.00 to \$9,999.99 \$10,000 to \$99,999.99 \$100,000.00 or greater	0.000%/0.000% 0.996%/1.000% 2.477%/2.500%	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	\$0.00 \$10,000.00 \$100,000.00	Daily Balance	—

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

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Business Savings, Secondary Savings, Business Money Market, and Business Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. **NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
3. **DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
4. **ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.
5. **BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Business Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Business Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Business Savings, Secondary Savings, and Business Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.
6. **ACCOUNT LIMITATIONS** — No account limitations apply.
7. **FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft, or item. You may consult the Business Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item, or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.
8. **MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s).
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|---------------------------|--------|
| Par Value of One Share | \$5.00 |
| Number of Shares Required | 1 |
9. **RATES** — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Commercial Account Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.
10. **FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

