PenAir CREDIT UNION
1495 East Nine Mile Road | Pensacola, FL 32514

COMMERCIAL ACCOUNT DISCLOSURE

CURRENT AS OF THE FOLLOWING LAST DIVIDEND DECLARATION DATE(S)

Monthly: 07/06/2026 **Quarterly:** 07/06/2026

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 Primary Savings	0.150%/ 0.150%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	—
Non-Profit Primary Savings	0.500%/ 0.501%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	—
Business Secondary Savings	0.150%/ 0.150%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	$0.00	Daily Balance	—
Business Basic Checking	0.000%/ 0.000%	Monthly	Monthly	Monthly (Calendar)	—	$2,500.00	$0.00	Daily Balance	250 free transactions per month. An excess fee will apply to all other transactions over these limits. No charge for cash processing up to $25,000 per month.
Business Plus Checking	0.000%/ 0.000%	Monthly	Monthly	Monthly (Calendar)	—	$5,000.00	$0.00	Daily Balance	450 free transactions per month. An excess fee will apply to all other transactions over these limits. No charge for cash processing up to $25,000 per month.
Commercial Checking	N/A	N/A	N/A	N/A	—	Based on earnings credit offset (see 11 below)	$0.00	N/A	Free transactions will vary based on earnings credit offset. (see 11 below). An excess fee will apply to all other transactions over these limits. No charge for cash processing up to $25,000 per month.

Non-Profit Checking	0.100%/ 0.100%	Monthly	Monthly	Monthly (Calendar)	—	$1,000.00	$0.00	Daily Balance	250 free transactions per month. An excess fee will apply to all other transactions over these limits. No charge for cash processing up to $25,000 per month.
Commercial Money Market $0.00 to $9,999.99 $10,000 to $199,999.99 $200,000.00 or greater	0.000%/ 0.000% 0.996%/ 1.000% 2.477%/ 2.500%	Monthly	Monthly	Monthly (Calendar)	—	$5,000.00	$0.00 $10,000.00 $200,000.00	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. Business Money Market and Commercial Money Market 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 Primary Savings or Non-Profit Primary 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 Basic Checking, Business Plus Checking, Commercial Checking, Non-Profit Checking, Commercial Money Market & 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 Rate Schedule. For Business Primary Savings, Non-Profit Primary Savings, Commercial Money Market, 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 —** Excess Transaction & Cash Processing fees may apply on the Business Basic Checking, Business Plus Checking, Commercial Checking, and Non-Profit Checking accounts. Excess fees applied to each account are stated in the Fee Schedule.

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 Fee Schedule for current fee information.

8. **MEMBERSHIP —** As a condition of membership, you must purchase and maintain the minimum required share(s).

Par Value of One Share	$5.00
Number of Shares Required	1
Share Type	Business Primary Savings or Non-Profit Primary Savings

9. **RATES —** The rates provided in or with the Rate Schedule are accurate as of the corresponding last dividend declaration date(s) 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 Fee Schedule for a listing of fees and charges applicable to your account(s). *Excess Transaction Fee:* Transactions counted toward the monthly transaction limit include, but are not limited to, deposited checks, ACH debits received, ACH credits received, and on-us drafts cleared. *Excess Cash Processing Fee:* Cash processing includes the total amount of cash deposits and cash withdrawals processed during the statement cycle.

11. **COMMERCIAL CHECKING EARNINGS CREDIT OFFSET** – The earning credit offset is based on the then-current annual Earnings Credit Rate ("ECR"). ECR is a variable rate, may change any time at the Credit Union's sole discretion without notice to you or your consent and may be zero (0.00%). The earnings credit offset on Commercial Checking accounts is calculated by applying a monthly periodic rate to the monthly average positive available balance in the account each month as follows: monthly average positive available balance x ECR / days in the year x days in the month. For purposes of this paragraph, the term "average positive available balance" means the average account balance for the statement cycle less the average amount of each day's deposit that is in the process of collection. The earnings credit offset is applied against your account monthly against the applicable fees on your account for that month. If the earnings credit offset for a given month is less than the total fees on your account during that month, the remaining fees after applicable of the offset will be assessed to your account. If the earning credit offset for a given month is equal to or greater than the total fees on your account during that month, there will be no fees on your account for that month. Any excess earnings credit offset beyond the applicable fees on your account for that month will not be credited to your account, will be lost and will not be applied to any future months. This paragraph does not apply to any accounts other than Commercial Checking accounts.