



Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☐ New Account

☐ Request for Information

EFFECTIVE DATE: 11/01/2024

Account Type	VARIABLE RATE			
	BALANCE	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE	
Business Regular Share Savings(1)(2)	\$50.00 & Greater	<u>0.10</u> %	<u>0.10</u> %	
Business Savers Advantage Money Market(1)(2)	\$0.01 - \$24,999.99	<u>0.10</u> %	<u>0.10</u> %	
	\$25,000.00 & Greater	<u>0.50</u> %	<u>0.50</u> %	
STAR High Yield Business Money Market(1)(2)	\$0.01 - \$74,999.99	<u>0.10</u> %	<u>0.10</u> %	
	\$75,000.00 & Greater	<u>1.00</u> %	<u>1.00</u> %	
Business Tiered Money Market Savings(1)(3)	\$1,000.00 - \$4,999.99	<u>0.12</u> %	<u>0.12</u> %	
	\$5,000.00 - \$9,999.99	<u>0.12</u> % - <u>0.26</u> %	<u>0.40</u> %	
	\$10,000.00 - \$24,999.99	<u>0.26</u> % - <u>0.50</u> %	<u>0.66</u> %	
	\$25,000.00 - \$49,999.99	<u>0.50</u> % - <u>1.00</u> %	<u>1.49</u> %	
	\$50,000.00 - \$99,999.99	<u>1.00</u> % - <u>1.50</u> %	<u>1.98</u> %	
	\$100,000.00 & Greater	<u>1.50</u> % - <u>3.00</u> %	<u>3.12</u> %	
Business Club Savings(1)(2)	\$50.00 & Greater	<u>2.00</u> %	<u>1.98</u> %	
Business Checking(1)(2)	\$0.01 - \$4,999.99	<u>0.05</u> %	<u>0.05</u> %	
	\$5,000.00 & Greater	<u>0.10</u> %	<u>0.10</u> %	
Business Premium Checking(1)(2)	\$0.01 - \$2,499.99	<u>0.05</u> %	<u>0.05</u> %	
	\$2,500.00 - \$9,999.99	<u>0.15</u> %	<u>0.15</u> %	
	\$10,000.00 - \$24,999.99	<u>0.20</u> %	<u>0.20</u> %	
	\$25,000.00 - \$49,999.99	<u>0.22</u> %	<u>0.22</u> %	
	\$50,000.00 - \$99,999.99	<u>0.25</u> %	<u>0.25</u> %	
	\$100,000.00 - \$249,999.99	<u>0.27</u> %	<u>0.27</u> %	
	\$250,000.00 & Greater	<u>0.30</u> %	<u>0.30</u> %	
	FIXED RATE			
Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	PROSPECTIVE DIVIDEND RATE
Business Term Share Certificate(4)	\$2,000.00	3 Month <input type="checkbox"/>	<u>3.25</u> %	<u>3.20</u> %
	\$2,000.00	6 Month <input type="checkbox"/>	<u>3.25</u> %	<u>3.20</u> %
	\$2,000.00	12 Month <input type="checkbox"/>	<u>3.00</u> %	<u>2.96</u> %
	\$2,000.00	18 Month <input type="checkbox"/>	<u>3.00</u> %	<u>2.96</u> %
	\$2,000.00	24 Month <input type="checkbox"/>	<u>2.85</u> %	<u>2.81</u> %
	\$2,000.00	30 Month <input type="checkbox"/>	<u>2.75</u> %	<u>2.72</u> %
	\$2,000.00	36 Month <input type="checkbox"/>	<u>2.65</u> %	<u>2.62</u> %
	\$2,000.00	48 Month <input type="checkbox"/>	<u>2.50</u> %	<u>2.47</u> %
	\$2,000.00	60 Month <input type="checkbox"/>	<u>2.50</u> %	<u>2.47</u> %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 11/01/2024. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

(3) Only the funds that comprise each tier will earn the rate for that tier.

(4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (844) 663-2928.

Schedule of Fees and Charges

Monthly Maintenance Fees

Business Checking	\$10.00 per month(1)
Business Premium Checking	\$25.00 per month
Business Tiered Money Market Savings (if account balance is less than \$1,000.00 at month end).....	\$10.00 per month

Checking Account Fees

Small Business Checking

Cash Deposit (in excess of \$5,000.00 per month)	\$0.30 per \$100.00
Transactions (in excess of 30 items per month)	\$0.10 per transaction
Paper Statement	\$2.00 per month

Business Checking

Cash Deposit (in excess of \$5,000.00 per month)	\$0.30 per \$100.00
Transactions (in excess of 150 items per month)	\$0.10 per transaction

Business Premium Checking

Cash Deposit (in excess of \$5,000.00 per month)	\$0.30 per \$100.00
Transactions (in excess of 300 items per month)	\$0.10 per transaction

Debit Card Fees

Non-Network ATM Fee (5th & subsequent)	\$2.00 per transaction
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Courtesy Pay Overdraft

Courtesy Pay Overdraft Fee	\$29.00 per presentment
Overdraft Transfer Fee	\$10.00 per item

Inactivity Fee

Checking Accounts (after no activity for 12 months).....	\$5.00 per month
Savings Accounts (after no activity for 12 months, no products other than a savings account, and a balance less than \$500.00).....	\$5.00 per month
Dormant Account Fee (after no activity for 36 months) Assessed at the Individual Account Level	\$20.00 per account

Other Service Fees

Account Reconciliation (1/4 hour minimum)	\$15.00 per hour
Account Research (1/4 hour minimum)	\$15.00 per hour
Coin Counter/Rolled Coin Redemption	8.00% of transaction
Check Printing	Varies
Collection (Domestic)	\$10.00 per item
Collection (Foreign)	\$10.00 per item
Deposit Verification	\$10.00 each
Official Check	\$5.00 per item
Pay-by-Phone	\$20.00 per payment
Coinstar® Fee	5.00% of the total(2)
Share Draft Copy	\$1.00 per copy
Stop Payment (Checks – per item or range and other electronic payment methods)	\$25.00
Outgoing Domestic Wire Transfer.....	\$20.00 per wire
Outgoing Foreign Wire Transfer	\$35.00 per wire
Incoming Foreign Wire Transfer	\$10.00 per wire
Large Amount (currency) Withdrawal Fee (based on aggregate withdrawal amount per day – if five (5) day advance notice is not provided)	
\$25,000.00 - \$49,999.99.....	1.25% of amount withdrawn(3)
\$50,000.00 - \$99,999.99.....	1.50% of amount withdrawn(3)
\$100,000.00 & Greater.....	\$1,500.00

Online Banking Fees

Outgoing Bill Payment (non-sufficient funds)	\$25.00 per item/stop
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Non-Member Fees

Check Cashing.....	\$5.00 per item
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- (1) In order to avoid a fee, You must maintain an average daily balance equal to or greater than \$5,000.00 or an aggregate balance of \$25,000.00 (the sum of all of Your deposit accounts for the dividend period).
- (2) Rounded up to the nearest penny.
- (3) Fee percentage based on total amount exceeding \$24,999.99 withdrawn.