

Business Accounts

Effective February 1, 2019



| | Amount | Interest Rate | Annual Percentage Yield (APY) | Features and Conditions: |
|--------------------------------------|-----------------------|---------------|-------------------------------|--|
| Business Savings | under \$500 | 0.00% | 0.00% | Interest rate increases as your balance increases. Once a balance range is met, interest rate for that balance range applies to the entire account. |
| Minimum Opening Deposit: \$5 | \$500-\$2,499 | 0.05% | 0.05% | |
| | \$2,500-\$9,999 | 0.10% | 0.10% | |
| | \$10,000 or more | 0.15% | 0.15% | |
| Business Money Market | under \$2,500 | 0.00% | 0.00% | Earn Money Market rates and have convenient access to your account. The interest rate increases as your balance increases. Once a balance range is met, the interest rate for that balance range applies to the entire account. |
| Minimum Opening Deposit: \$2,500 | \$2,500-\$24,999 | 0.10% | 0.10% | |
| | \$25,000-\$49,999 | 0.20% | 0.20% | |
| | \$50,000 or more | 0.30% | 0.30% | |
| Business Premium Money Market | under \$2,500 | 0.00% | 0.00% | For larger balances, earn higher rates than our standard Money Market account and enjoy convenient access. The interest rate increases as your balance increases. Once a balance range is met, the interest rate for that balance range applies to the entire account. |
| Minimum Opening Deposit: \$50,000 | \$2,500-\$24,999 | 0.05% | 0.05% | |
| | \$25,000-\$49,999 | 0.10% | 0.10% | |
| | \$50,000 - \$99,999 | 0.15% | 0.15% | |
| | \$100,000 - \$249,999 | 0.35% | 0.35% | |
| | \$250,000 or more | 0.50% | 0.50% | |
| Business Solutions Checking | under \$2,500 | 0.05% | 0.05% | Earn a market leading interest rate with no monthly fee, no minimum balance requirement, and 250 no-fee transaction items each month! It's a combination that provides valuable benefits with no strings – perfect for most small businesses. |
| Minimum Opening Deposit: \$100 | \$2,500-\$24,999 | 0.10% | 0.10% | |
| | \$25,000-\$49,999 | 0.10% | 0.10% | |
| | \$50,000 or more | 0.15% | 0.15% | |

APY—Annual Percentage Yield. All interest rates are accurate as of the date of this rate sheet and are subject to change without notice. Rates may change after account opening. Transaction limitations apply for all accounts, except checking accounts. Fees could reduce earnings. Balance tiers are based on collected balance. This Credit Union is federally insured by the National Credit Union Administration, a US government agency.

Business Accounts

Effective February 1, 2019



| | Amount | Interest Rate | Annual Percentage Yield (APY) |
|---|-------------------|---------------|-------------------------------|
| 6 Month Certificate Minimum Deposit: \$500 | \$500-\$49,999 | 0.80% | 0.80% |
| | \$50,000-\$99,999 | 0.85% | 0.85% |
| | \$100,000 or more | 0.90% | 0.90% |
| 12 Month Certificate Minimum Deposit: \$500 | \$500-\$49,999 | 1.09% | 1.10% |
| | \$50,000-\$99,999 | 1.14% | 1.15% |
| | \$100,000 or more | 1.19% | 1.20% |
| 24 Month Certificate Minimum Deposit: \$500 | \$500-\$49,999 | 1.49% | 1.50% |
| | \$50,000-\$99,999 | 1.64% | 1.65% |
| | \$100,000 or more | 1.69% | 1.70% |
| 36 Month Certificate Minimum Deposit: \$500 | \$500-\$49,999 | 1.88% | 1.90% |
| | \$50,000-\$99,999 | 2.13% | 2.15% |
| | \$100,000 or more | 2.18% | 2.20% |
| 48 Month Certificate Minimum Deposit: \$500 | \$500-\$49,999 | 2.08% | 2.10% |
| | \$50,000-\$99,999 | 2.18% | 2.20% |
| | \$100,000 or more | 2.28% | 2.30% |
| 60 Month Certificate Minimum Deposit: \$500 | \$500-\$49,999 | 2.47% | 2.50% |
| | \$50,000-\$99,999 | 2.72% | 2.75% |
| | \$100,000 or more | 2.96% | 3.00% |
| 18 Month Bump Rate Minimum Deposit: \$2,500 | \$2,500-\$49,999 | 1.24% | 1.25% |
| | \$50,000-\$99,999 | 1.29% | 1.30% |
| | \$100,000 or more | 1.34% | 1.35% |

All interest rates are accurate as of the date of this rate sheet and are subject to change without notice. There may be a penalty for early withdrawal. Balance tiers are based on collected balance. Federally insured by the National Credit Union Administration. For 18-month bump certificates, you may increase your rate once during the certificate term to the rate currently in effect for the 18-month bump certificate.

