

Business Checking Rates

Account	APY ¹	Minimum to Earn Yield	Minimum Balance	Terms of Account
Primary Checking	N/A	N/A	\$500	\$100 minimum to open account. A \$6.00 monthly fee will be assessed if balance falls below \$500. 100 Free transactions per month. Excess per transaction charge of \$0.10. Free Box of Basic Checks, Free Home Banking, Online Bill Pay and Visa check card. Free ATM withdrawals from Prestige and CU Here locations.
Advantage Checking	.25%	\$1,000	\$1000	\$500 minimum to open account. A \$9.00 monthly fee will be assessed if balance falls below \$1,000. 250 Free transactions per month. Excess per transaction charge of \$0.10. Free Box of Basic Checks, Free Home Banking, Online Bill Pay and Visa check card. Free ATM withdrawals from Prestige and CU Here locations.

Business Account Types

	Primary Business Checking	Advantage Business Checking
To Open	\$100.00	\$500.00
Minimum Balance	\$500.00 / \$6.00 monthly fee if minimum balance is not met	\$1,000.00 / \$9.00 monthly fee if minimum balance is not met
Dividends	None	\$1,000.00 + .25%
Free transactions per month	100	250
Excess per transaction charge	.10	.10
Debit Card in the Business Name	Free	Free
Home Banking	Free	Free
Online Bill Pay	Free	Free
Audio Line (Telephone Banking)	Free	Free
Check	1 st Box Basic Checks Free	1 st Box Basic Checks Free
Traveler's Checks	Free	Free
Teller Assisted Transactions	Free	Free
Notary Services	Free	Free

For rates and fees of other Prestige Products please see the general rate & fee schedule.

¹ Annual Percentage Yield (APY) refers to the dividends paid to an account. Dividends, when earned, are calculated on the average daily balance and are paid on the last day of the month. Dividends are compounded and credited monthly. Dividend rates are declared on dividend declaration date, which is the first day of the month. Dividends begin to accrue on the first business day when funds are deposited into the account. With the exception of Certificates of Deposit, members who close an account before the dividend declaration date will not receive that month's dividends. All accounts are subject to the requirements; terms and conditions found in the membership agreement established by the Board of Directors and may be listed as unavailable at any time and without prior notice. Other fees not listed on this sheet may apply. See specific account agreement for details.