Business Rate & Fee Disclosure



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The "Rate and Fee Disclosure" explains current terms, rates and fees applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other fees or amend the rates and fees, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA). All accounts except for certificate accounts are variable rate accounts (i.e., Savings, Checking and Money Market accounts) and could change after account opening. Dividend rates are subject to change at any time without notice or limit. Fees can reduce earnings.

Rates for Savings, Checking and Certificate Accounts - Business Accounts

Effective Date: 11-01-2025	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited	Dividend Period
Membership Share Business Savings	0.05%	0.05%	\$5	None	Monthly	Monthly
High-Yield Savings Business Account \$0-\$14,999.99 \$15,000+	0.10% 3.00%	0.10% 3.04%	None \$15,000	N/A \$15,000	Monthly	Monthly
Business Checking	-	-	\$100	None	N/A	N/A
Business Executive Checking*	0.05%	0.05%	\$100	\$5,000	Monthly	Monthly
Business Money Market \$0.00-\$2,000 \$2,000.01-\$5,000 \$5,000.01-\$10,000 \$10,000.01-\$50,000 \$50,000.01-\$100,000 \$100,000.01-\$250,000 \$250,000 and over	Tiered 3.93% 0.25% 0.25% 0.25% 0.50% 0.75% 1.00%	Tiered 4.00% 4.00% - 1.74% 1.74% - 0.99% 0.99% - 0.40% 0.40% - 0.45% 0.45% - 0.63% 0.63% - 0.99%	\$5	None	Monthly	Monthly
Business Jumbo Money Market \$100,000-\$249,999.99 \$250,000 and over	1.98% 2.23%	2.00% 2.25%	\$100,000	\$100,000	Monthly	Monthly
Business Share Certificate 6 Month 12 Month 18 Month 24 Month 36 Month 48 Month 60 Month	3.93% 3.69% 2.96% 2.96% 2.96% 2.96%	4.00% 3.75% 3.00% 3.00% 3.00% 3.00% 3.00%	\$500	\$500	Monthly	Monthly
Business Jumbo Share Certificate 6 Month 12 Month 18 Month 24 Month 36 Month 48 Month 60 Month	4.03% 3.78% 3.06% 3.06% 3.06% 3.06% 3.06%	4.11% 3.85% 3.10% 3.10% 3.10% 3.10% 3.10%	\$100,000	\$100,000	Monthly	Monthly

^{*}For Business Executive Checking, there is a \$20.00 monthly fee if the average daily balance falls below \$5,000.

Truth-in-Savings Disclosures

As explained in the BSA, the "Rate & Fee Disclosure" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time in the Credit Union's discretion. Money Market accounts are Tiered Rate Accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each tier. Jumbo Money Market accounts are also Tiered Rate accounts. For these accounts, if the average daily balance falls within the range for a particular tier, the dividend rate applicable to that tier will apply to the full balance in the account. If the average daily balance falls below \$100,000 during the statement cycle, dividends will not be paid. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. Fees may reduce earnings. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all savings, jumbo money market, checking and club accounts, dividends are calculated using the Average Daily Balance method, in which dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the dividend period. The Average Daily Balance is determined by adding the full amount of principal in the account for each day of the period, and dividing that figure by the number of days in the period. For Money Market Accounts, dividends are calculated by using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

Money Market accounts are limited to one account per primary Social Security Number.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account, after the first ten (10) days grace period.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

- 1) Amount of Penalty. The penalty will equal 90 days dividends on your account if the original term is one year or less, and 180 days dividends if the original term is more than one year. No early withdrawal penalty will be assessed for withdrawal of dividends prior to maturity; however withdrawal of dividends prior to maturity will reduce earnings.
- 2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal; however, if the account balance falls below the minimum required balance, the account will be terminated and the penalty calculated on the entire balance. If earned dividends have previously been withdrawn, the penalty will be deducted from the principal balance.
- **3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals or obtaining the age when RMDs are required.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Dividends will not be earned during the grace period if funds are withdrawn during the grace period.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

	Fe	e Schedule					
	Item returned for Non-Sufficient Funds (NSF)						
	An NSF Fee is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate Fee. Maximum Number of Non-Sufficient Items per Business Day: 5						
Account Fees	Courtesy Pay	Courtesy Pay					
	Uncollected Funds Return	\$32.00 per item					
	Stop Payment	Stop Payment					
	Free within Online Banking and Mobile for Checks only (does not include ACH)						
	Business Executive Checking	\$20.00					
	Waived if average daily baland						
Visa Debit Card	Card Replacement	\$5.00 per occurrence					
	Replacement Card - Rush	Replacement Card - Rush					
	Visa Sales Draft Copies		\$10.00 per item				
	VISA Single Currency	International US Currency	0.80% per transaction				
	Foreign	Non-US Currency	1.00% per transaction				
	This fee applies to any debit card or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.						
General Fees	OW: 10 PM : D W	Payable to Account Owner	FREE				
	Official Credit Union Draft	Payable to Third Party	\$3.00 per item				
	Foreign Items	Canadian	\$30.00 per item				
		Non-Canadian	\$50.00 per item				
	Domestic Wire	\$20.00 per item					
	International Wire (US Funds	International Wire (US Funds)					
	Account Research (1hr Minir	Account Research (1hr Minimum)					
	Bad Address/Returned Mail	Bad Address/Returned Mail					
	Inactive/Dormant Membershi	Inactive/Dormant Membership					
	Levy/Garnishment	\$50.00 per item					
	Collection Item	Collection Item					
	Payment Deferment	\$25.00 per item					
	Temporary Checks	\$2.00 per page					
	Paper Statements/Printed St	\$2.50 per month					
	Attorney	At Cost					
	Overnight Mail Delivery	At Cost					
	Verification of Deposit	\$10.00 per item					
	Online Business ACH	\$29.95/month					
	Remote Deposit Desktop Sca	anner Service	\$23.95/month				

Your Savings are Federally insured to at least \$250,000 by NCUA National Credit Union Administration. Meritrust Credit Union is an equal opportunity lender.







