BUSINESS DEPOSIT RATE AND FEE SCHEDULE

Effective October 1, 2026

ACCOUNT TYPE	OPENING & MINIMUM BALANCE REQUIREMENT	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Business Savings Share	$0.00 +	.05%	.05%
Business Savings Share Promo *	$0 to $1,000,000 $1,000,000+	.30% .05%	.30% .05%
Business Checking	$0.00 +	N/A	N/A
Organizational Savings	$25.00 +	N/A	N/A
Organizational Checking	$0.00 +	N/A	N/A

*Eligible business members can earn 0.30% APY (Annual Percentage Yield) on balances up to $1,000,000 when they maintain an open Business Savings that is 12 months old or less, an active Business Checking, and a current business loan with us. The promotional rate begins once all qualifications are met and continues for 12 months from the date the savings is opened. If any of the qualifying conditions change—such as the loan closes, the checking account closes, or the savings account ages beyond 12 months—the account will revert to the standard APY in effect at that time. Only one Business Savings may earn the promotional rate. Rates may change after account opening. Fees may reduce earnings. Membership is required, including a $25 minimum balance in a savings account. To earn dividends, you must have a direct deposit of at least $500 per month.

SHARE ACCOUNT SERVICE FEES

Minimum Balance: In the event the primary share balance falls below the minimum $25.00 requirement at any time, a fee will be assessed upon account reactivation	$10

SHARE DRAFT (CHECKING) ACCOUNT SERVICE FEES

Checking Monthly Service Charge with Business Visa, Line of Credit, or Loan relationship.	No Fee
Checking Monthly Service Charge without Business Visa, Line of Credit, or Loan relationship. Per Account.	$10.95
Overdraft Fee per occurrence. Check draft, in-person withdrawal, ATM withdrawal, or other electronic means.	$30
Transfer Fee. From any share account to cover an overdraft.	$5
Stop payment Fee. Per Order. Valid for 6 months or until canceled.	$25
Temporary Check Fee. Per sheet (or every 4 checks). First sheet on a new share draft account is free.	$5
Check orders.	Price Varies

ELECTRONIC & CONVENIENCE SERVICE FEES

Debit Card Replacement Fee.	$5
Debit Card Replacement. (Member Request – rush status)	$50
Non-Credit Union Owned ATM Withdrawal Fee. Per withdrawal. Checking receives 10 free monthly.	$1
Returned Item Fee. Per occurrence.	$30
ACH Revocation Fee. Permanently stop an ACH pre-authorized item.	$25
ACH and Bill Payment One Time Stop Payment Fee.	$25
Money Wire Service. Outgoing – Financial Institution to Financial Institution.	$25
Paper Statement Fee. Per statement cycle.	$3

America's Credit Union may assess fees for deposit account services and may update the Fee Schedule periodically; any changes will be communicated in accordance with applicable law.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

OTHER SERVICE FEES

Account Reconciliation/Research Fee. $25.00 per hour.	$25
Credit Union Check Purchase Fee. Fee waived if payable to member only or if issued for $1,000.00 or more.	$5
Money Order Purchase Fee.	$3
Credit Union/Money Order Stop Payment Fee. Valid for 6 months or until canceled per order.	$25
Dormant Account Fee. Monthly fee on dormant accounts; no account activity for over 1 year.	$20
Deposited Check Return Fee. Your deposited checks returned for nonpayment, per occurrence.	$30
Legal Action Fee. Processing for garnishments, levies and all other legal actions served. Per item.	$75
Returned Mail Fee. Per month.	$9.95
Facsimile (fax). Per page, local.	$1
Locator Fee. Research work for locating membership. Per occurrence.	$15
Notary Fee, Member.	No Fee
Notary Fee, Non-Member, per stamp.	$10
Pay by Phone Fee	$7
Account Closed within 3 months of opening.	$15

CASH MANAGEMENT SERVICES

ACH ORIGINATION SERVICE FEES

One Time ACH Set Up Fee	$100
ACH Origination Monthly Fee	$40
ACH Catalyst Token - one per account	$25 each
ACH Origination and RDC Discount Monthly Fee	$60

REMOTE DEPOSIT CAPTURE (RDC) SERVICE FEES

One Time RDC Set Up Fee	$100
RDC Monthly Fee	$40
RDC and ACH Origination Discount Monthly Fee	$60

SWEEP ACCOUNT SERVICE FEES

Standard Sweep set up fee	$25
Standard Sweep fee	$25/month
Credit Line Sweep set up	$25
Credit Line Sweep fee	$25/month
ZBA fee	$50/month
ZBA Sweep set up	$25 +$10 per account after the 1st account

SAFE DEPOSIT BOX FEES

Located at: DuPont, Graham, Lacey, Lakewood, Madigan, Spanaway, and Yelm	
3 x 5	$20
3 x 10	$40
5 x 5	$35
5 x 10	$50
10 x 10	$80
Drill Fees start at	$200
Replacement Key	$20