



ACCOUNT TYPE	OPENING & MINIMUM BALANCE REQUIREMENT	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Business Savings Share	\$25.00 +	.05%	.05%
Business Savings Share with Checking and Business Visa, Line of Credit, or Loan relationship*.	\$25.00-\$999,999.99	.30% Intro first 12 months* .05% after 12 months	.30% Intro* .05%
	\$1,000,000.00 +	.05	.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

**Earn .30% APY Introductory Offer: Offer begins when qualifications are met. The introductory rate applies to the first \$1,000,000. All portions of balances over \$1,000,000 will earn the standard rate of .05% APY (non-qualifying accounts earn regular rate of .05% APY). To qualify, you must open a new Business Savings and Checking account and have a qualified business loan under that account. Requires \$25 membership share. *After the first 12 months, the account will earn the non-introductory rate. Limit one Business Savings account per member.*

Business Services Account Disclosure: Rates may change after account opening. Fees may reduce earnings. Additional terms applicable to your Deposit Accounts at ACU are provided on the second page.

SHARE ACCOUNT SERVICE FEES	
Minimum Balance – In the event the primary share balance falls below the minimum of \$25.00 requirement at any time during the month, a fee will be assessed upon the account reactivation.	\$10.00
SHARE DRAFT (CHECKING) ACCOUNT SERVICE FEES	
Checking Monthly Fee with Business Visa, Line of Credit, or Loan relationship.	No Fee
Checking Monthly Fee without Business Visa, Line of Credit, or Loan relationship. Per Account.	\$10.95
Overdraft Fee. Per occurrence. Created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	\$29.00
Transfer Fee. From any share account to cover an overdraft.	\$5.00
Stop payment Fee. Per Order. Valid for 6 months or until canceled.	\$15.00
Check Orders.	Price varies
Temporary Check Fee. Per sheet (or every 4 checks). First sheet on a new share draft account is free.	\$5.00
ELECTRONIC/CONVENIENCE SERVICE FEES	
Send Money powered by PayPal. Per transaction.	\$1.00
Debit/Check Card Replacement Fee.	\$10.00
Debit/Check Card Replacement. (Member Request – rush status)	\$50.00
Non-Credit Union Owned ATM Withdrawal Fee. Per withdrawal. Checking receives 10 free monthly.	\$1.00
Returned Item Fee. Per occurrence.	\$29.00
ACH Revocation Fee. Permanently stop an ACH pre-authorized item.	\$15.00
ACH and Bill Payment One Time Stop Payment Fee.	\$15.00
Money Wire Service. Outgoing – Financial Institution to Financial Institution.	\$15.00
Paper Statement Fee. Per statement cycle.	\$1.00
OTHER SERVICE FEES	
Account Reconciliation/Research Fee. \$20.00 per hour.	\$20.00
Credit Union Check Purchase Fee. Fee waived if payable to member only or if issued for \$1,000.00 or more.	\$3.00
Money Order Purchase Fee.	\$2.00
Credit Union/Money Order Stop Payment Fee. Valid for 6 months or until canceled per order.	\$15.00
Dormant Account Fee. Monthly fee on dormant accounts; no account activity for over 1 year.	\$20.00
Deposited Check Return Fee. Your deposited checks returned for nonpayment, per occurrence.	\$20.00
Legal Action Fee. Processing for garnishments, levies and all other legal actions served. Per item.	\$20.00
Collection Item Fee. Per item.	\$10.00
Returned Mail Fee. Per month.	\$9.95
Statement Copy/Printing Fee. Per month, not including items.	\$1.00
Facsimile (fax). Per page, local.	\$1.00
Locator Fee. Research work for locating membership. Per occurrence.	\$15.00
Notary Fee. (Fee \$10 for Non-Members per sealed page)	No Fee
Pay by Phone Fee	\$7.00
Safe Deposit Box Fees. Various sizes.	Price varies
Account Fees May Reduce Earnings	

Business Overdraft Protection Service - Limit/Available Balance

Under our service, the overdraft protection limits are based on the amount of your monthly deposit totals. The Credit Union's fees, and charges and each paid check or item will be included in this limit. If the amount of your monthly deposit total declines, your Overdraft Protection limit may be reduced. If deposits to your account stop or fall below the minimum, we may suspend or terminate your Overdraft Protection privileges without notice. Generally, we will not pay an overdraft for you in excess of any limit we have established for your account type. Also, we may refuse to pay an overdraft for you at any time, even if we have previously paid overdrafts for you. We will notify you of any insufficient funds, checks, or items paid or unpaid and returned that you may have. However, we have no obligation to notify you before we pay or return any item. Overdraft Protection is not a loan or line of credit and you must repay any overdraft and associated fees.



CASH MANAGEMENT SERVICES

SWEEP ACCOUNT SERVICE FEES	
Standard Sweep set up fee	\$25.00
Standard Sweep fee	\$25.00/month
Credit Line Sweep set up	\$25.00
Credit Line Sweep fee	\$25.00/month
ZBA Sweep set up	\$25.00 + \$10.00 per account after the 1st account
ZBA fee	\$50.00/month
REMOTE DEPOSIT CAPTURE (RDC) SERVICE FEES	
One Time RDC Set Up Fee	\$100.00
RDC Monthly Fee	\$40.00
RDC and ACH Origination Discount Monthly Fee	\$60.00
ACH ORIGINATION SERVICE FEES	
One Time ACH Set Up Fee	\$100.00
ACH Origination Monthly Fee	\$40.00
ACH Catalyst Token - one per account	\$25.00 each
ACH Origination and RDC Discount Monthly Fee	\$60.00

BUSINESS TRUTH IN SAVINGS DISCLOSURE

1. Rate Information

The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth in the Business Deposit Rate & Fee Schedule on page one. The Dividend Rate may change monthly or more often as determined by the Board of Directors. The Credit Union may offer special rate promotions from time to time based on your account relationship with us. If you have any questions or require current rate and fee information on your accounts, please call America's Credit Union at 253.964.3113 local or 1.866.968.7128 toll free.

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. The Dividend Rate and Annual Percentage Yield set forth in the Business Deposit Rate & Fee Schedule are accurate as of the effective date which the Credit Union anticipates paying for the applicable dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited monthly. The dividend period for all accounts is monthly beginning on the first calendar day of the month and ending on the last calendar day of the month.

4. Accrual of Dividends

Dividends will begin to accrue on all deposits on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, dividends will not be paid.

5. Par Value of Shares

The par value of a regular share in this Credit Union is \$25. A \$25 minimum balance in a savings share is required for membership.

6. Balance Information

The minimum balance required to open each account is set forth in the Business Deposit Rate & Fee Schedule. The minimum balance is required to obtain the stated Annual Percentage Yield and to avoid any service fees as set forth in the Business Deposit Rate & Fee Schedule. Dividends are calculated by the *Daily Balance Computation Method* by applying a daily periodic rate to the balance in the account each day. The period we use is the monthly statement cycle.

7. Account Limitations

No more than six (6) pre-authorized, automatic, or telephone transfers may be made from any type of share savings/money market account to another account of yours or to a third party in any month. A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders including orders received through the automated clearing house (ACH), by check, or ATM/POS transaction. If you exceed these limitations, your account may be closed.