OBEE CREDIT UNION

P.O. Box 5000, Lacey, WA 98509

Cannabis Accounts

Rate and Fee Schedule

Effective: October 28, 2026

This Rate and Fee Schedule sets forth current rates, fees and other charges that may be applicable to your Cannabis Business Account at O Bee Credit Union as of the effective date listed above. Each account holder agrees to the terms set forth in this Rate and Fee Scheduled and acknowledges that it is a part of the Cannabis Membership and Account Agreement.

Account Type	Minimum Deposit to Open	Minimum Balance to Earn APY	Dividend Rate	Annual Percentage Yield (APY)	Monthly Fee
Savings Account	$1.00	$0.00	0.02%	0.02%	n/a
Checking Account	$1.00	$0.00	n/a	n/a	$250.00 and $100.00 for additional accounts. Transport is $100/month. *
Money Market Account	$1.00	$0.00 - $999.99 $1,000 - $9,999.99 $10,000 - $49,999.99 $50,000 - $99,999.99 $100,000 - $249,999.99 $250,000 - $499,999.99 $500,000 - $999,999.99 $1,000,000.00+	0.00% 0.20% 0.80% 1.24% 1.49% 1.98% 2.96% 3.20%	0.00% 0.20% 0.80% 1.25% 1.50% 2.00% 3.00% 3.25%	n/a

* Accounts with a total balance of $250,000 or more on deposit on the last day of the calendar month will receive a 25% discount from the monthly fee.

Certificates of Deposit (CD)	Opening/Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
3 Month	$500.00	3.20%	3.25%
6 Month	$500.00	3.39%	3.45%
1 Year	$500.00	3.49%	3.55%
15 Month CD Special [7]	$500.00	4.41%	4.50%
2 Year	$500.00	3.00%	3.05%
3 Year	$500.00	2.96%	3.00%
4 Year	$500.00	2.86%	2.90%
5 Year	$500.00	2.96%	3.00%

Cannabis Checking Account Fees

- Cash received (each) 0.30% with armored car service.
- Cash received (each) 0.45% without armored car service.

Federally Insured by NCUA

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Check Fees
- Stop Payment: $30.00 each
- PIN Pull: $25.00 per incident.
- Cashier's Check Fee: First 5 free per month, $2.00 each thereafter
- Counter Checks: first 12 free, $0.75 per page of four thereafter

Non-Sufficient Funds (NSF)
- NSF: $30.00 per transaction for which there are insufficient funds available, and the item is paid or returned unpaid.
- Returned Item (ACH or Check): $30.00.
- Overdraft from Share: $3.00 per transfer.

Wire Transfers
- Outgoing Wire Transfer (Domestic): $25.00 each.

Bill Pay
- Mail/ACH: Free.
- 2nd Day: $29.95 standard; $6.95 Economy.
- Overnight: $34.95.

Miscellaneous Fees
- Returned Mail: $5.00 per envelope.
- Check Photocopy. $0.50 per item
- Levy/Garnishment Processing Fee: $75.00 each.
- Account Reconciliation, Research or Special Request: $30.00 per hour, minimum 1 hour.
- Deposit Bags: $5.00 each.
- Check Deposit Stamp: $45.00.
- Merchant night drop key replacement: $20.00
- Debit Card Rush Fee $25.00
- Account closing: $10.00 if the account is closed within 90 days of the account opening.

Account Information

1. **Rate Information.** The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth above. The APY is a percentage rate that reflects the total amount of dividends to be paid on the Dividend Rate and the frequency of compounding for an annual period. For dividend bearing accounts, the Dividend Rate and APY may change as determined by the Asset Liability Committee (ALCO).

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 APY disclosed are the anticipated rate and yield the Credit Union will pay for the applicable dividend period.

3. **Compounding and Crediting.** Dividends will be compounded and credited monthly for all accounts. The Dividend Period begins on the first day of the month and ends on the last calendar day of the month. 4

4. **Accrual of Dividends.** Dividends will begin to accrue on cash and noncash (e.g. checks) deposits on the business day you make the deposit to your account. If you close your account prior to dividend crediting, you will not be paid accrued dividends.

5. **Balance Information.** New money requirement is defined as funds not currently on deposit with O BEE CU unless deposited within the prior 10 business days. The minimum opening balance required for each account is set forth above. The average minimum balance required to earn dividends and obtain the APY on accounts is set forth above. Dividends are calculated by the average daily balance method which applies a daily periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the principle in the account for each day of the period and dividing that sum by the numbers of days in the period. If the average daily balance falls below the established minimum, dividends will not be paid at month end.

6. **Cannabis CD Information.** You may not make additional deposits to your CD. You may withdraw accrued dividends at any time after the dividends are paid. Withdrawal of dividends will reduce earnings.
    a. **Maturity.** Your CD will mature within the term shown above or the maturity date shown on your Notice of Maturity.

b. **Withdrawing Interest.** You may choose to withdraw any paid or credited dividends without penalty during your CD term or at maturity. After the maturity date and grace period, dividends will become principal of the renewed CD.

c. **Early Withdrawal Penalty.** For CDs, after your account is opened, you may make withdrawals subject to early withdrawal penalties. The penalty for early withdrawal from your CD is based on the amount you withdraw and the term of your account:
   i. Terms of 365 days or less, the penalty is equal to 90 days dividends.
   ii. Terms of 366 days or more, the penalty is equal to 180 days dividends.

d. **How the Penalty Works:** The penalty is calculated as a forfeiture of part or all of the dividends that have been or would be earned and applies regardless of whether the dividends have been earned. In other words, if the CD has not yet earned enough dividends, or if the dividends have already been paid, the penalty will be deducted from the principal. The penalty will be calculated on the amount withdrawn.

e. **Renewal Policy.** CDs will automatically renew for the same term at the dividend rate in effect on the maturity date. Any special CD offering will renew into a standard CD with a similar term as the maturing special CD. We will send a renewal notice to you 30 days prior to maturity. In the event you do not want your CD to be renewed automatically, you must contact us prior to the maturity date to arrange the transfer of funds to another account upon maturity. You will have a grace period of seven (7) calendar days after the maturity date to withdraw the funds in the CD without being charged an early withdrawal penalty.

7. 15 Month CD Special. The 15 Month CD Special is only available through the close of business on 11/18/2026.