



Member Business Accounts

Rate and Fee Schedule

Effective: October 21, 2020

This Rate and Fee Schedule sets forth current rates, fees and other charges that may be applicable to your Member Business Account at O Bee Credit Union the effective date listed above. OBCU may amend the dividend rates, annual percentage yields and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth in this Rate and Fee Schedule and acknowledges that it is a part of the Business Membership and Account Agreement.

Account Type	Minimum Deposit to Open	Minimum Balance to Earn APY	Dividend Rate	Annual Percentage Yield (APY)	Monthly Fee
Business Savings	\$1.00	\$0.00	0.02%	0.02%	Free
Community Checking (For Non-Profits)	\$1.00	\$0.00	n/a	n/a	Free
Essential Checking	\$1.00	\$0.00	n/a	n/a	\$10*
Premier Checking	\$1.00	\$0.00	0.10%	0.10%	\$15**
Business Money Market	\$1.00	\$0 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$149,999.99 \$150,000+	0.10% 0.10% 0.10% 0.15% 0.15%	0.10% 0.10% 0.10% 0.15% 0.15%	Free

Business Member Checking Accounts

Community Checking:

- Available for non-profits, associations, or club accounts only.

Essential Business Checking:

- *\$10.00 monthly maintenance fee.
- Fee waived for aggregate average daily balances greater than \$1,000 or loans equal to or greater than \$250,000.

Premier Business Checking:

- **\$15.00 monthly maintenance fee.
- Fee waived for aggregate average daily balances greater than \$15,000 or loans equal to or greater than \$250,000.
- Additional available services include free coin machine and may apply for cash management services.

<p><u>Check Fees</u> Counter Checks: first 12 free, \$0.75 per page of four thereafter. Checks: Cost varies by style and quantity ordered. Cashier's Checks: 5 free per month, \$5.00 per check thereafter. Stop Payment: \$25.00. Business check negotiation: FREE for your employees. Canadian Check Negotiation: \$35.00 per item.</p> <p><u>Wire Transfers</u> Incoming Wire Transfer: Free Outgoing Wire Transfer: \$15.00</p>	<p><u>Non-Sufficient Funds (NSF)</u> NSF (includes check, ATM, POS, Visa, ACH, any automated withdrawal/transfer): \$30.00. Transfer from Business Loan to cover NSF: FREE Transfer from Business savings or money market: FREE Deposit Item – Redeposit fee: \$5.00 Deposit Item – Returned to member: \$10.00</p> <p><u>Bill Pay</u> Mail/ACH: Free 2nd Day: \$14.95 standard, \$4.95 electronic check Overnight: \$19.95</p>
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<p><u>Visa Debit Card and ATMs</u> Annual fee: FREE Replacement: FREE ATM Surcharge Fee: varies (posted at ATM site) Foreign Transactions: Purchase, ATM or internet transactions that are completed in foreign countries will be deducted from your account in U.S. dollars. The currency conversion rate for international transactions as established by VISA International, Inc. is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date. O Bee Credit Union does <u>not</u> charge an additional fee.</p> <p><u>Merchant Services</u> Service available by application only. Call for details.</p> <p><u>Cash Management and Coin Machine Services</u> Service available only to Premier Checking Account members. Applicable rate and fee schedule provided at application.</p>	<p><u>Miscellaneous Fees</u> Mobile Banking Remote Deposit Capture: FREE. Loan Payments by Phone or Online: \$4.95. Notary Service: FREE. Statement Copy: 1 FREE per month, \$5 each thereafter Levy/Garnishment Processing Fee: \$100.00 Account Reconciliation, Research or Special Request: \$30.00 per hour, minimum 1/2 hour. Sweep Setup: \$5.00. Check Deposit Stamp: \$30.00. Coin Machine Fee for Essential Checking Accounts: 10%</p> <p><u>Safe Deposit Box Annual Rent*</u></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">2 x 5 = \$10.00</td> <td style="width: 50%;">6 x 10 = \$60.00</td> </tr> <tr> <td>3 x 5 = \$15.00</td> <td>8 x 10 = \$65.00</td> </tr> <tr> <td>3 x 10 = \$35.00</td> <td>9 x 10 = \$70.00</td> </tr> <tr> <td>5 x 5 = \$30.00</td> <td>10 x 10 = \$80.00</td> </tr> <tr> <td>5 x 10 = \$50.00</td> <td></td> </tr> </table> <p>*Not all sized available at all branches. Safe Deposit Box Drilling: \$200.00 No insurance of any kind is provided by NCUA or this credit union to cover safe deposit box contents.</p>	2 x 5 = \$10.00	6 x 10 = \$60.00	3 x 5 = \$15.00	8 x 10 = \$65.00	3 x 10 = \$35.00	9 x 10 = \$70.00	5 x 5 = \$30.00	10 x 10 = \$80.00	5 x 10 = \$50.00	
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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 monthly as determined by the Credit Union’s Board of Directors.
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 as set forth above. The Dividend Period for all dividend-bearing accounts begins on the first calendar day of the month and ends on the last calendar day of the month.
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.** 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 and to avoid interest checking monthly fees 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 and fees may apply on Interest Checking.