

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% 1.98% 1.98% 2.96% 3.69%	0.00% 0.20% 0.80% 1.25% 2.00% 2.00% 3.00% 3.75%	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.

Savings Certificates	Opening/Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
7 – 29 Days	\$500.00	0.10%	0.10%
90 – 179 Days	\$500.00	2.96%	3.00%
6 Months	\$500.00	3.93%	4.00%
7 Month	\$500.00	4.89%	5.00%
1 Year	\$500.00	3.45%	3.51%
13 Month	\$500.00	4.65%	4.75%
Guardian 18 Month	\$500.00	4.22%	4.30%
2 Year	\$500.00	2.96%	3.00%
3 Year	\$500.00	2.96%	3.00%
4 Year	\$500.00	2.23%	2.25%
5 Year	\$500.00	2.23%	2.25%

Cannabis Checking Account Fees

- \$1.00 opening deposit requirement with no ongoing balance requirement.
- Membership Fee: Free of charge.
- Application Fee (Nonrefundable): \$500.00; Transport is \$250.00.
- Additional Application Fee: \$250.00 per L.C.B. License (nonrefundable).
- Cash received (each) 0.30% with armored car service.
- Cash received (each) 0.45% without armored car service.



<p>Check Fees</p> <p>Stop Payment: \$30.00 each Canadian Check Negotiation: \$35.00 per item. PIN Pull: \$25.00 per incident. Cashier's Check Fee: \$2.00 each. Account closing: \$10.00 if the account is closed within 90 days of the account opening.</p> <p>Wire Transfers</p> <p>Incoming Wire Transfer: \$0.00 Outgoing Wire Transfer (Domestic): \$15.00 each.</p>	<p>Non-Sufficient Funds (NSF)</p> <p>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.</p> <p>Bill Pay</p> <p>Mail/ACH: Free. 2nd Day: \$29.95 standard; \$6.95 Economy. Overnight: \$34.95. Charitable Donations: \$1.99. Gift Pay: \$2.99.</p>
<p>Miscellaneous Fees</p> <ul style="list-style-type: none"> • Mobile Banking Remote Deposit Capture: FREE. • Fax Service (outgoing): \$1.00 for the first page, \$0.50 per each additional page. No international faxes permitted. • Photocopies: First 3 pages are free, \$0.10 per page thereafter. • Account Printouts: \$5.00 per account. • Returned Mail: \$5.00 per envelope. • Check Photocopy. \$0.50 per item if more than two (2) per month OR \$2.50 per item for a rush photocopy. Copies available free of charge within Online Banking. • Levy/Garnishment Processing Fee: \$50.00 each. • Account Reconciliation, Research or Special Request: \$30.00 per hour, minimum 1/2 hour. • Deposit Bags: \$5.00 each. • Check Deposit Stamp: \$45.00. • Statement Copy: 1 FREE per month, \$5 each thereafter • Merchant night drop key replacement: \$20.00 	<p>Visa Debit Card and ATMs</p> <p>Excessive ATM/VISA Debit Replacement: \$10.00 per card.</p>

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 frequently 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.** 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.

